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Beware of fraud: NBM Warns of attempts to misuse the institution's identity

The National Bank of Moldova (NBM) informs the public that false messages and documents are circulating online, sent via messaging applications, in which the institution's identity is being misused. These materials contain elements designed to mislead the public, including the NBM logo, wording that appears official, fictitious document numbers, and signatures falsely attributed to NBM officials.

Through these messages, citizens are asked to follow certain instructions concerning alleged loans, cancellation requests, money transfers, or other financial operations.

The National Bank of Moldova categorically denies the authenticity of these messages and documents and clarifies that they were not issued, approved, or sent by the institution. These materials represent an attempted fraud.

In this context, NBM reiterates that it:

- does not contact citizens to request personal data, passwords, verification codes, or banking information;
- does not ask individuals to take out loans, submit credit applications, or make transfers to "cancel" any operations;
- does not provide loans to private individuals and does not intervene in the contractual relationship between citizens and financial institutions;
- does not create "corporate chats" to resolve alleged fraud cases;
- does not appoint "specialists" to give individual instructions regarding loans, accounts, or payments.

The National Bank urges citizens to exercise caution, not to click on suspicious links, not to share copies of identity documents, banking information, passwords, or codes received by SMS, and not to make payments at the request of unknown persons.

If you receive such messages or documents, immediately cease communication, do not follow the instructions provided, and report the matter to your bank and the relevant authorities.

NBM confirms that obtaining information from official sources and carefully verifying any online requests helps prevent financial fraud.

NBM recommendation: information from official sources - protection against financial fraud schemes [1]

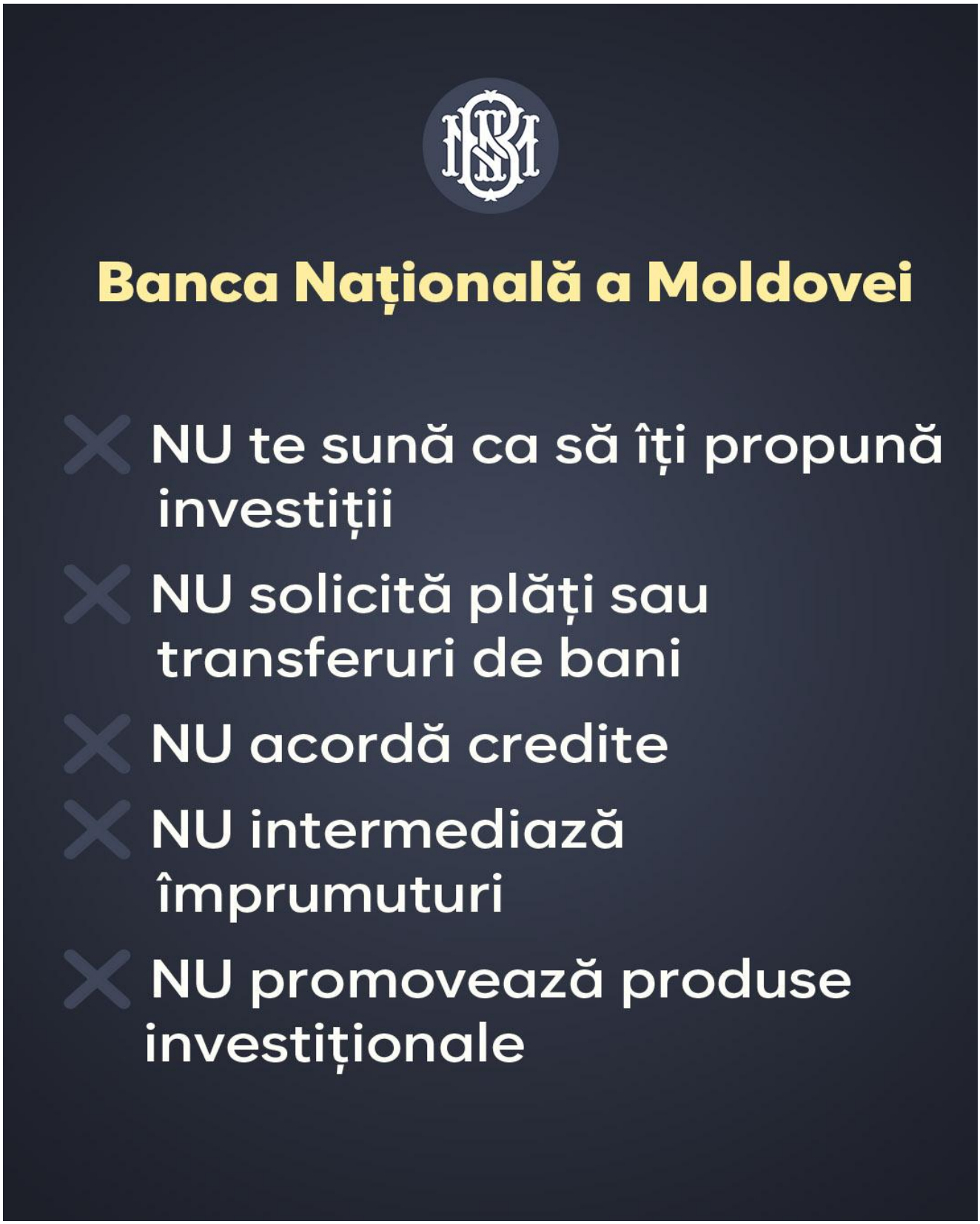
Practical guide - how to protect yourself from fraud attempts [2]


Cum te protejezi de tentativele de înșelăciune
Atenție la tentativele de înșelăciune.
Protejează-ți banii și datele personale.
Informează-te doar din surse oficiale.

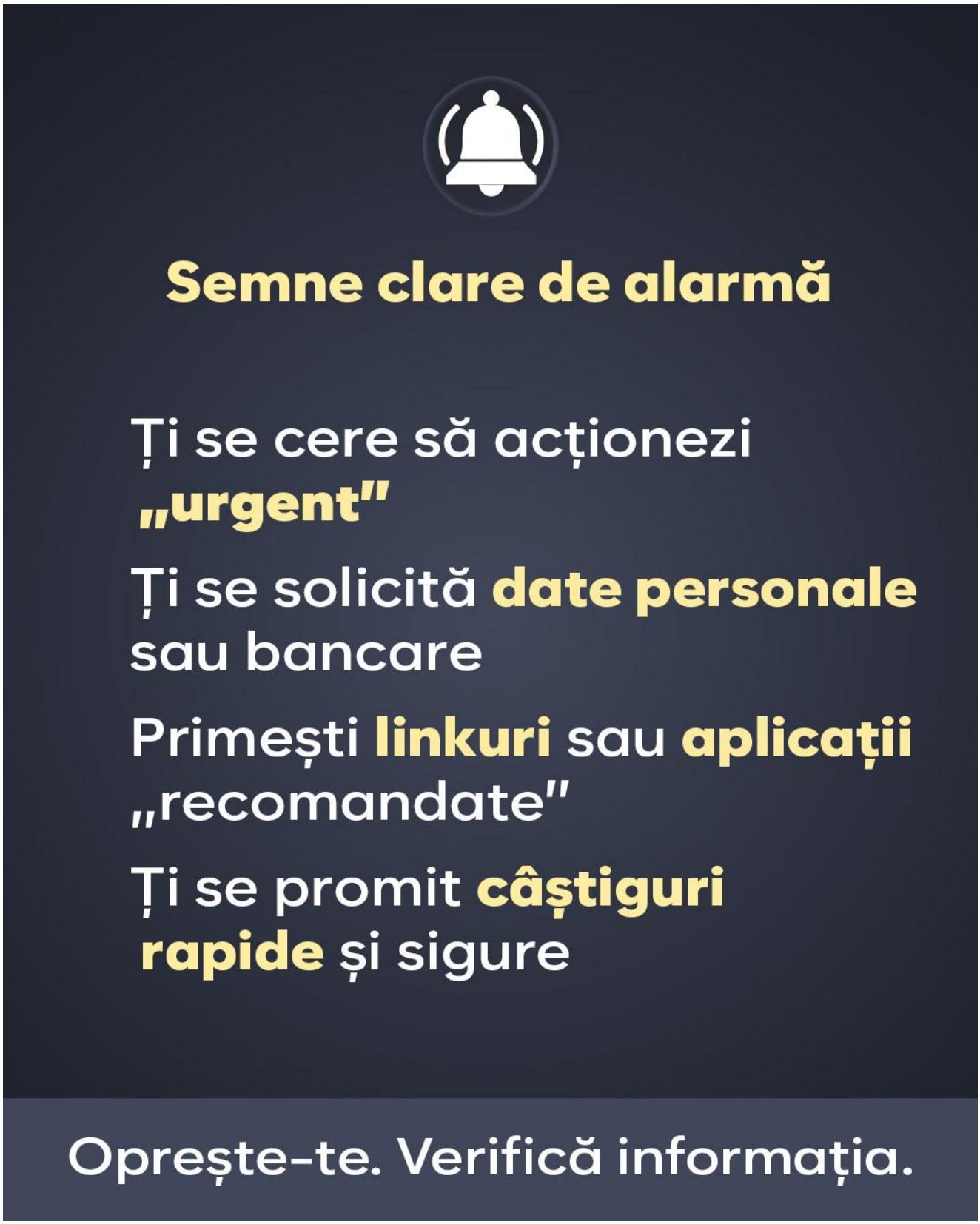
[3]


Atenție la apeluri
și mesaje suspecte
Siguranța ta financiară
începe cu informarea corectă
Primești apeluri sau mesaje în care
ți se cer bani sau date personale?
Fii atent(ă)! Nu toate sunt reale.

[4]


Banca Națională a Moldovei
NU te sună ca să îți propună investiții
NU solicită plăți sau transferuri de bani
NU acordă credite
NU intermediază împrumuturi
NU promovează produse investiționale

[5]


Semne clare de alarmă
Ți se cere să acționezi „urgent"
Ți se solicită date personale sau bancare
Primești linkuri sau aplicații „recomandate"
Ți se promit câștiguri rapide și sigure
Oprește-te. Verifică informația.

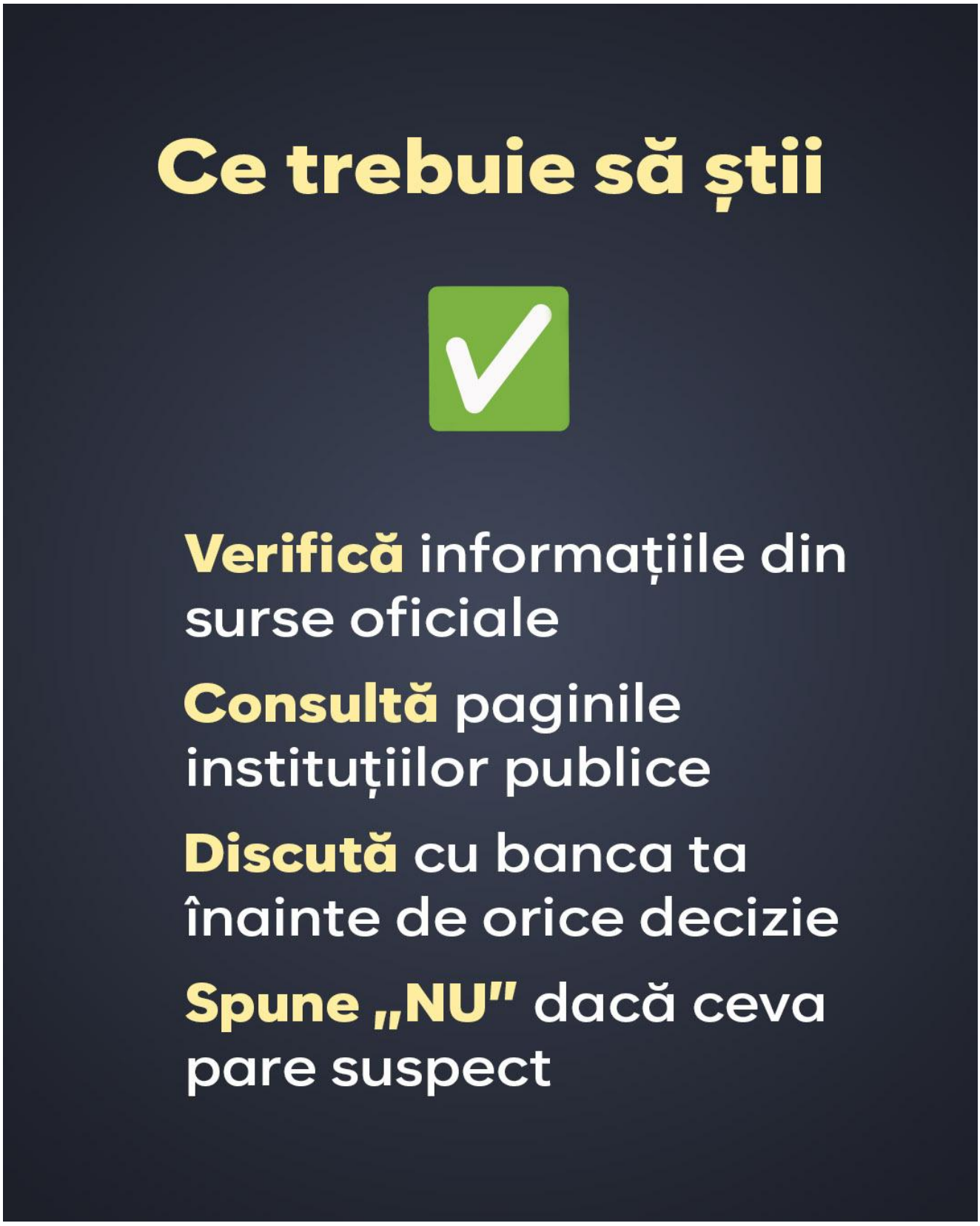
[6]


Nu oferi niciodată
parole
coduri de acces
datele cardului
informații despre conturile tale
Instituțiile publice nu cer astfel de date prin telefon sau mesaje.

[7]


Ce să eviți
STOP
linkuri din surse necunoscute
aplicații instalate la cererea altor persoane
transferuri de bani cerute pe neașteptate

[8]


Ce trebuie să știi
Verifică informațiile din surse oficiale
Consultă paginile instituțiilor publice
Discută cu banca ta înainte de orice decizie
Spune „NU" dacă ceva pare suspect

[9]



[10]

Recomandări pentru sporirea siguranței în utilizarea cardului de plată [11]

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