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## NBM recommendation: information from official sources - protection against financial fraud schemes

In light of recent public communications that have unlawfully used the names of public institutions, such as the National Bank of Moldova (NBM), we emphasise the importance of obtaining accurate information and verifying sources before taking any action that involves personal data, bank accounts, or fund transfers.

In this context, the central bank warns of investment offers promising quick and secure profits, particularly promoted via social media, messages, or phone calls. These schemes are found globally, using the names, logos, or images of well-known institutions, companies, or public figures without authorisation to create an illusion of credibility. Each scheme may look different, making it hard to recognise, and once funds are collected, the organisers disappear.

Therefore, it is recommended to adopt a prudent approach in both the financial and digital environments, especially when dealing with unsolicited requests or offers. Obtaining information from official sources, avoiding the sharing of sensitive data, and verifying any payment or transfer requests through institutional channels help mitigate the risks associated with such situations.

To avoid confusion, the National Bank of Moldova clarifies that it does not contact individuals to propose investments, does not request payments or fund transfers, does not grant loans, and does not mediate the contracting of loans. Furthermore, the institution does not provide investment services, does not manage portfolios, and does not promote investment products to the public.

Additionally, the NBM reaffirms that investments in cryptocurrencies are not regulated in the Republic of Moldova, and therefore user funds are not protected.

[Practical guide - how to protect yourself from fraud attempts](#) <sup>[1]</sup>



# Cum te protejezi de tentativele de înșelăciune



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

# 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.



## 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



## 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.

**Nu oferi niciodată**

**parole**

**coduri de acces**

**datele cardului**

**informații despre  
conturile tale**



**Instituțiile publice nu cer astfel  
de date prin telefon sau mesaje.**

# Ce să eviți



**linkuri** din surse  
**necunoscute**

**aplicații** instalate la  
cererea altor persoane

**transferuri** de bani  
cerute pe **neașteptate**

# 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

# Siguranța ta financiară contează

Prudența te protejează

Informează-te doar din  
surse oficiale

Datele tale sunt doar  
ale tale

[www.bnm.md](http://www.bnm.md)

[9]

Recommendations for increasing safety in the use of a payment card [10]

[protection against financial fraud schemes](#) <sup>[11]</sup>

[protection against financial fraud](#) <sup>[12]</sup>

[financial fraud protection](#) <sup>[13]</sup>

[protection against fraud](#) <sup>[14]</sup>

[practical guide](#) <sup>[15]</sup>

[how to protect yourself from fraud attempts](#) <sup>[16]</sup>

[fraud attempts](#) <sup>[17]</sup>

[protect yourself from fraud](#) <sup>[18]</sup>

[fraudulent financial schemes](#) <sup>[19]</sup>

[fraud](#) <sup>[20]</sup>

[financial fraud](#) <sup>[21]</sup>

[fraudulent](#) <sup>[22]</sup>

[fraudulently](#) <sup>[23]</sup>

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Источник УРЛ:

<http://www.bnm.md/ru/node/69574>

Ссылки по теме:

[1] [http://www.bnm.md/files/BNM\\_Cum\\_te\\_protejezi\\_de\\_fraude.pdf](http://www.bnm.md/files/BNM_Cum_te_protejezi_de_fraude.pdf) [2] <http://www.bnm.md/files/P01.jpg> [3] <http://www.bnm.md/files/P02.jpg> [4] <http://www.bnm.md/files/P03.jpg> [5] <http://www.bnm.md/files/P04.jp> [6] <http://www.bnm.md/files/P05.jpg> [7] <http://www.bnm.md/files/P06.jpg> [8] <http://www.bnm.md/files/P07.jpg> [9] <http://www.bnm.md/files/P08.jpg> [10] <http://www.bnm.md/en/content/recommendations-increasing-safety-use-payment-card> [11] [http://www.bnm.md/ru/search?hashtags\[0\]=protection against financial fraud schemes](http://www.bnm.md/ru/search?hashtags[0]=protection%20against%20financial%20fraud%20schemes) [12] [http://www.bnm.md/ru/search?hashtags\[0\]=protection against financial fraud](http://www.bnm.md/ru/search?hashtags[0]=protection%20against%20financial%20fraud) [13] [http://www.bnm.md/ru/search?hashtags\[0\]=financial fraud protection](http://www.bnm.md/ru/search?hashtags[0]=financial%20fraud%20protection) [14] [http://www.bnm.md/ru/search?hashtags\[0\]=protection against fraud](http://www.bnm.md/ru/search?hashtags[0]=protection%20against%20fraud) [15] [http://www.bnm.md/ru/search?hashtags\[0\]=practical guide](http://www.bnm.md/ru/search?hashtags[0]=practical%20guide) [16] [http://www.bnm.md/ru/search?hashtags\[0\]=how to protect yourself from fraud attempts](http://www.bnm.md/ru/search?hashtags[0]=how%20to%20protect%20yourself%20from%20fraud%20attempts) [17] [http://www.bnm.md/ru/search?hashtags\[0\]=fraud attempts](http://www.bnm.md/ru/search?hashtags[0]=fraud%20attempts) [18] [http://www.bnm.md/ru/search?hashtags\[0\]=protect yourself from fraud](http://www.bnm.md/ru/search?hashtags[0]=protect%20yourself%20from%20fraud) [19] [http://www.bnm.md/ru/search?hashtags\[0\]=fraudulent financial schemes](http://www.bnm.md/ru/search?hashtags[0]=fraudulent%20financial%20schemes) [20] [http://www.bnm.md/ru/search?hashtags\[0\]=fraud](http://www.bnm.md/ru/search?hashtags[0]=fraud) [21] [http://www.bnm.md/ru/search?hashtags\[0\]=financial fraud](http://www.bnm.md/ru/search?hashtags[0]=financial%20fraud) [22] [http://www.bnm.md/ru/search?hashtags\[0\]=fraudulent](http://www.bnm.md/ru/search?hashtags[0]=fraudulent) [23] [http://www.bnm.md/ru/search?hashtags\[0\]=fraudulently](http://www.bnm.md/ru/search?hashtags[0]=fraudulently)