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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 [1]

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

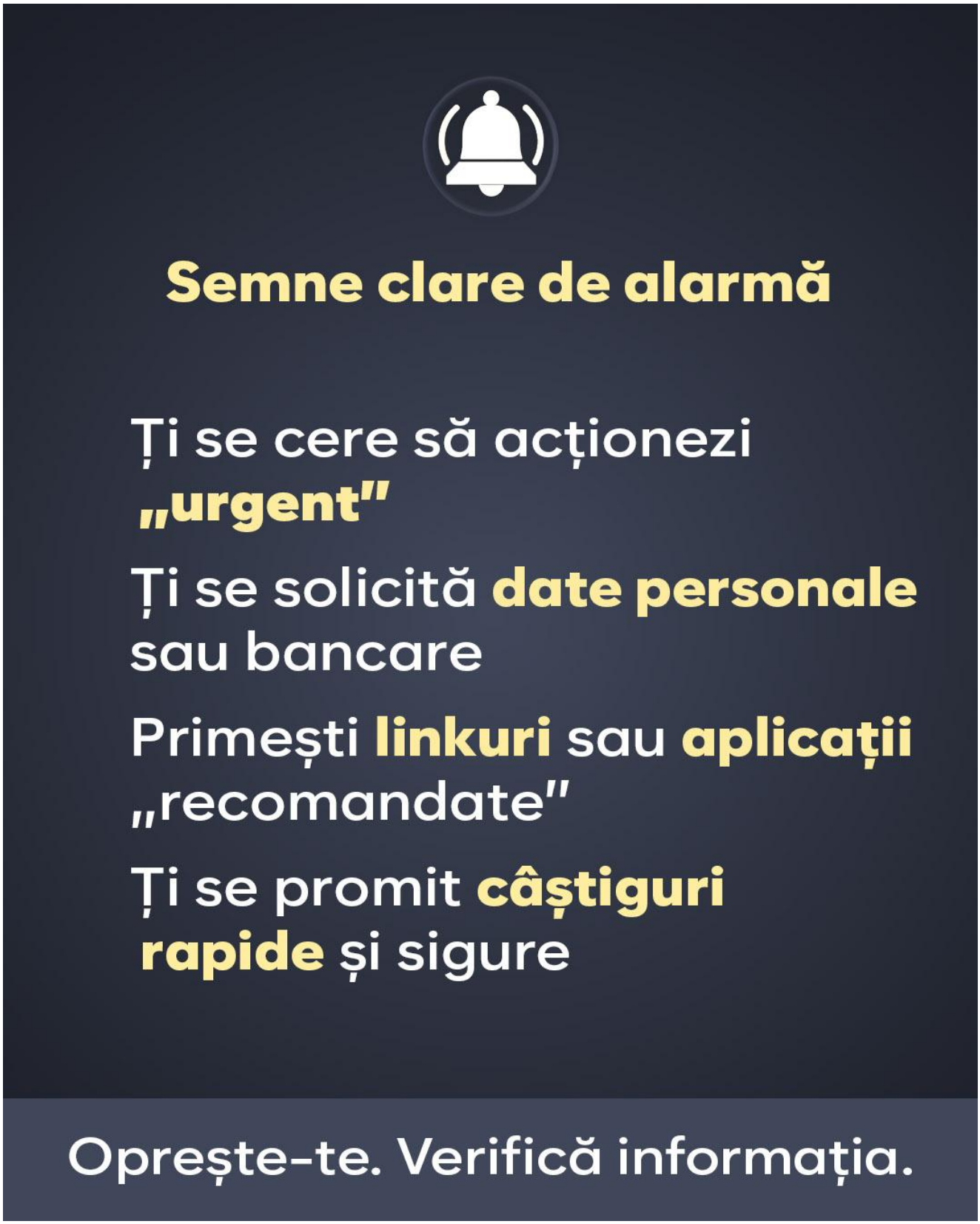
[2]

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.

[3]

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

[4]


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.

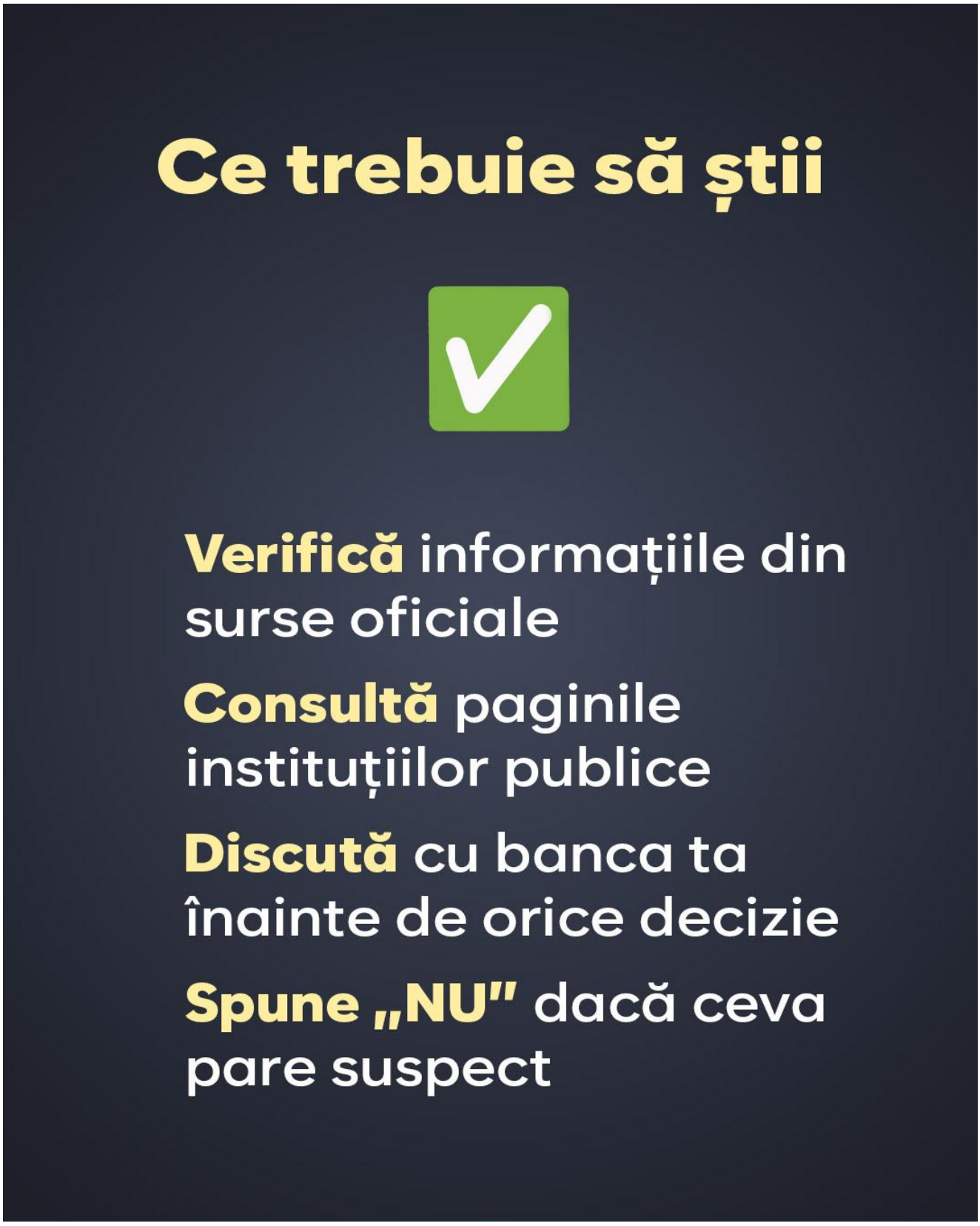
[5]

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

[6]

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

[7]


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

[8]

[9]

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

Tags

protection against financial fraud schemes [11]

protection against financial fraud [12]
financial fraud protection [13]
protection against fraud [14]
practical guide [15]
how to protect yourself from fraud attempts [16]
fraud attempts [17]
protect yourself from fraud [18]
fraudulent financial schemes [19]
fraud [20]
financial fraud [21]
fraudulent [22]
fraudulently [23]

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Related links:

[1] https://bnm.md/files/BNM_ Cum te protejezi de fraude.pdf [2] https://bnm.md/files/P01.jpg [3] https://bnm.md/files/P02.jpg [4] https://bnm.md/files/P03.jpg [5] https://bnm.md/files/P04.jp [6] https://bnm.md/files/P05.jpg [7] https://bnm.md/files/P06.jpg [8] https://bnm.md/files/P07.jpg [9] https://bnm.md/files/P08.jpg [10] https://bnm.md/en/content/recommendations-increasing-safety-use-payment-card [11] https://bnm.md/en/search?hashtags[0]=protection against financial fraud schemes [12] https://bnm.md/en/search?hashtags[0]=protection against financial fraud [13] https://bnm.md/en/search?hashtags[0]=financial fraud protection [14] https://bnm.md/en/search?hashtags[0]=protection against fraud [15] https://bnm.md/en/search?hashtags[0]=practical guide [16] https://bnm.md/en/search?hashtags[0]=how to protect yourself from fraud attempts [17] https://bnm.md/en/search?hashtags[0]=fraud attempts [18] https://bnm.md/en/search?hashtags[0]=protect yourself from fraud [19] https://bnm.md/en/search?hashtags[0]=fraudulent financial schemes [20] https://bnm.md/en/search?hashtags[0]=fraud [21] https://bnm.md/en/search?hashtags[0]=financial fraud [22] https://bnm.md/en/search?hashtags[0]=fraudulent [23] https://bnm.md/en/search?hashtags[0]=fraudulently