WHAT IT LOOKS LIKE FROM THE INSIDE

Investment and crypto fraud.

How it starts, how it grows and the one test that catches it.

If you cannot take it out, it is not yours.

Investment fraud does not feel like a scam. It feels like a chance. There is a website, a login, a number that goes up and a person who answers your questions patiently. That is the product. The investment is not real. Often the platform is not real either. What follows is the sales story they use, from the first friendly message to the last payment. It runs in the same seven stages almost every time.

> **If you cannot take your money out today, without a fee and without a reason, it is not an investment.**

HOW THEY SELL IT TO YOU

Seven stages, always in this order.

1 The introduction feels harmless

An advert with a familiar face. A group chat about trading. A message from someone friendly who is not selling anything yet. Sometimes it starts as a relationship. The money only comes up weeks later.

2 They teach you something

You get lessons, charts and words you did not know. This does two things. It makes them the expert. It makes you feel competent. People rarely walk away from something they have just learned.

3 The first amount is small

Often just enough to open an account. This is not greed on their side yet. It is a test of whether you will pay.

4 It works

Your balance rises on the screen. Some people are even allowed to withdraw a small profit early on. That withdrawal is the most expensive money you will ever receive. It removes your doubt.

5 You are encouraged to grow

A special window. A bonus for a larger deposit. A dip that will not last. People remortgage, borrow and use their pension here. The screen keeps showing a number. The number keeps being wrong.

6 Withdrawal becomes difficult

Suddenly there is a tax, a release fee, a verification cost, a compliance hold. Each payment is described as the last one. This stage is designed to take the money you have left.

7 Then the recovery offer

Months later, somebody contacts you about your loss. A lawyer, an agency, an investigator. They want a fee first. It is the same crime, sometimes the same people.

THE SENTENCES, AND WHAT THEY MEAN

"Guaranteed returns, no risk."

Nobody can guarantee a return. Every real investment can lose value. Every real firm has to say so.

"This window closes tonight."

Urgency is not a market condition. It is there to stop you checking or asking anyone.

"Do not tell your bank what it is for, they slow everything down."

This is the clearest warning sign in the whole guide. Nobody honest ever needs you to mislead your own bank.

"Just install this so I can help you set it up."

Remote access software gives a stranger your screen and your accounts. Never install it for somebody who contacted you.

"You only need to pay the tax to release your profit."

Tax is never paid to a platform to unlock your own money. This is the exit stage of the fraud.

WHY IT CONVINCES CAREFUL PEOPLE

It all looks completely real.

Everything you can see has been built to pass inspection. A company name. A registration number. A clean website. A dashboard with live prices. Reviews. A team page with photographs. An app you can download. None of this is expensive to make. Much of it is copied straight from a real firm. The polish is the point. It is there so that you stop looking.

So look anyway. Look hardest at the parts that are difficult to fake. A name can be checked against a public register. A domain has a registration date. An app has a publisher. A platform has a company behind it, in a country, at an address. Those details are where the story breaks.

CHECK THESE, IN THIS ORDER

- The web address, character by character. Fake sites copy a real name with one letter changed or one extra word.
- Type the address yourself. Never use a link they sent you, because a link can point anywhere.
- The age of the domain. A site registered a few weeks ago cannot have years of track record.
- The firm in your national regulator's register. Check the registration number as well as the name.
- The regulator's warning list. Many fake firms are already on it.
- The app or the program. Look at the publisher, the release date and the review count. A real firm never asks you to install a file directly.
- The people. Run a reverse image search on the team photos. Search your adviser's name next to the word scam.
- The documents. Real contracts and statements keep the same names, dates, addresses and numbers throughout.

THE INCONSISTENCIES THAT GIVE IT AWAY

- The company name on the website differs from the name on the invoice or the bank details.
- The money goes to a private person or to a country nobody has mentioned.
- The address exists but belongs to a different business or to an empty office.
- The phone number never answers or answers as another company.
- Your contact changes name, role or spelling between messages.
- The English in the documents is very different from the English on the website.
- The dashboard shows a price that no public market is showing.

THEN BRING IN ONE OTHER PERSON

Say it out loud to somebody who has nothing to gain.

Do this before you pay. Do it again before every further payment. Explain the whole thing to your bank or to a financial adviser you found yourself. A friend who asks blunt questions works just as well. Not the person who introduced you. Not anyone inside the group chat. Fraud survives in private. It rarely survives being explained to a second person.

- Try to withdraw a small amount early. See what happens.
- Tell your bank the truth about what you are paying for, every time.
- Explain out loud how the money is supposed to be made. If you cannot explain it, you do not yet know what you have bought.

IF IT HAS ALREADY HAPPENED

Stop paying. Keep everything.

Do not send another payment, even one described as the final step. Keep every message, screenshot, wallet address, website and receipt. Contact your bank and ask them to try to stop or recall the transfers. Report it to the police and to your national fraud reporting service. Then be ready for the recovery offer, because for many people it comes.

> **Nobody who is genuinely returning your money asks you to pay first.**

Investment fraud often takes people's savings, their pension or their home. The shame that follows is heavy. None of it means you were careless. If it becomes too much to carry, please speak to a professional or a support line in your country.