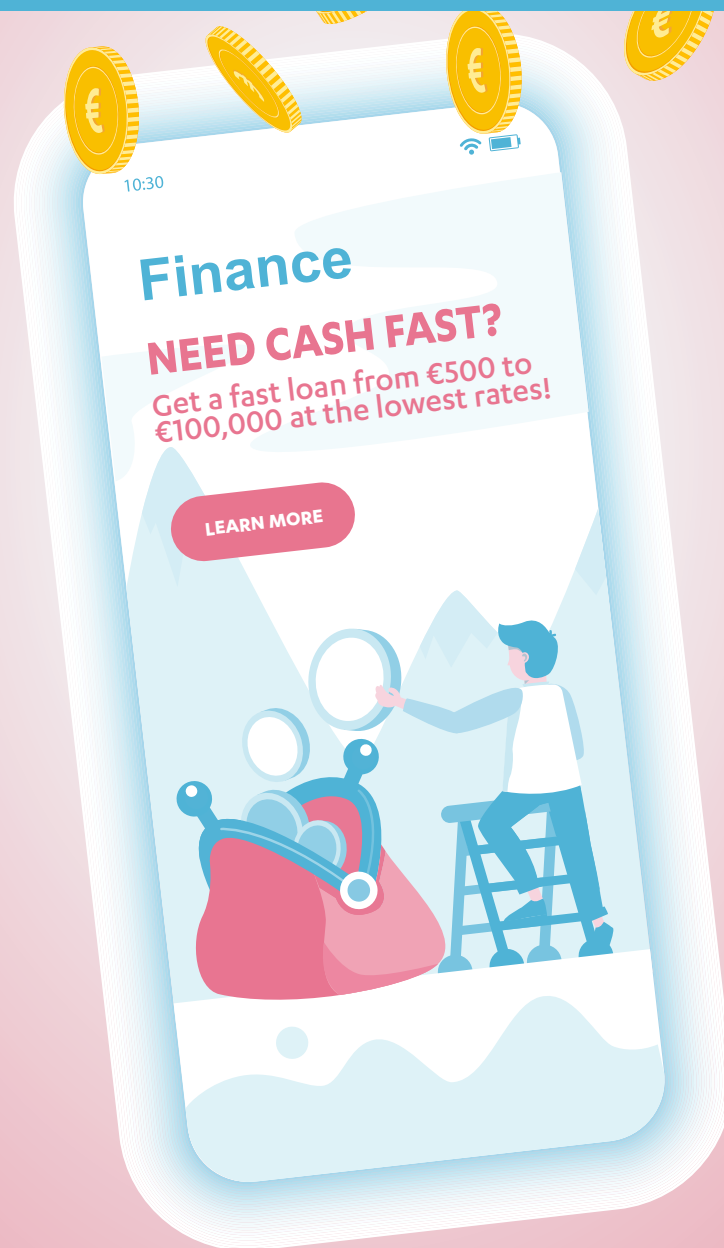


ANNEX

SPONSORED BY SCAMMERS



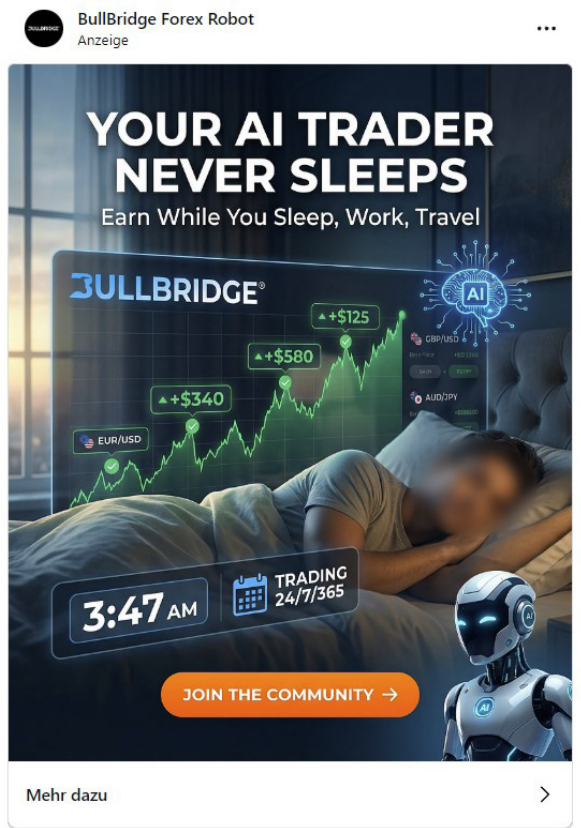
Scope: BEUC, together with 13 consumer groups from 13 countries (Albania, Austria, Belgium, Bulgaria, Denmark, France, Germany, Poland, Portugal, Slovakia, Slovenia, Spain and the Netherlands), conducted an evidence-gathering to document the widespread financial scams on Meta, TikTok and Google as well as the limited corrective measures platforms take to prevent their circulation. The screenshots were taken between December 2025 and March 2026. Consumer groups collected 893 examples. This annex does not intend to provide the exhaustive list of ads, but highlights key examples collected per organisation.

Methodology: The full methodology followed for the evidence-gathering as well as its limitations are detailed in the accompanying report.

Participating consumer groups: Асоциация Активни потребители (Bulgaria), Arbeiterkammer (Austria), ASUFIN (Spain) and Federación de Consumidores y Usuarios – CECU (Spain), Consumentenbond (Netherlands), DECO (Portugal), Federacja Konsumentów (Poland), Forbrugerrådet Tænk (Denmark), Qendra Konsumatori shqiptar (Albania), Que Choisir Ensemble (France), Spoločnosť ochrany spotrebiteľov (S.O.S.) (Slovakia), Verbraucherzentrale Bundesverband – vzbv (Germany), Zveza Potrošnikov Slovenije – ZPS (Slovenia) and BEUC (for Belgium).

In addition, the following BEUC members support the action by filing a complaint at national level: ACR Malta (Malta), Asociatia Pro Consumatori – APC (Romania), Consumatori Italiani per l’Europa (CIE) (Italy), dTest (Czech Republic), EKPIZO and KEPKA (Greece), Fédération romande des consommateurs (Switzerland), Fogyasztóvédelmi Egyesületek Országos Szövetsége – FEOSZ (Hungary), Forbrukerrådet (Norway), Kypriakos Syndesmos Katanaloton (Cyprus), Neytendasamtökin - NS (Iceland), Organizacija na potrosuvarite na Makedonija – OPM (Macedonia), Sveriges Konsumenter (Sweden), Union Luxembourgeoise des Consommateurs – ULC (Luxembourg), Unija potrosaca Hrvatske (Croatia), and Vartotojų aljansas (Lithuania).





“Earn while you sleep, work, travel.”

Ad reported on Meta 5 February 2026. Meta did not take down the ad.



“Promo codes and exclusive deals.”

Ad reported on TikTok 31 on January 2026. TikTok did not reply.



ASUFIN and CECU

Uprofit
Sponsored
Library ID: 1188120070148957

¿Cansado de no ver resultados?

“Did you know you can do trading with capital up to USD 150,000 without risking your money?”

Ad reported on Meta 12 February. Meta rejected the report, including the rest of the 14 ads reported on Meta by ASUFIN and CECU.

Deja de arriesgar tus ahorros. Fondeamos tu trading por menos de \$59. [Learn More](#)

¿Buscas una oportunidad real? Fondeamos tu trading por menos de \$59.



социация Активни потребители

“Personal loan”.

Ad reported to Meta 17 February. Meta did not reply.

“Get money in 2 minutes”.

Ad reported to TikTok 14 February 2026. TikTok replied that the ad had already been removed before they could review it.

Faye French
 Gesponsord
 Bibliotheek-ID: 1392439945747444

De Nederlandse aandelenmarkt herstelt zich en de slimme beleggers hebben al actie ondernomen!

Velen maken zich zorgen dat een vertraging van de Europese economie de Nederlandse aandelenmarkt zou kunnen beïnvloeden...

Met deze 7 aandelen kunt u in 2025 met pensioen gaan

Symbol	Prijs	%Verandering	Volumen	Beleefd vol.	Marktkapitaal
	8.250,00	+1,40%	14,27k	4,27+	30,40 u
	1.000,00	+10,31%	119,87k	34,8	34,0 w
	300,50	+2,44%	45,83k	228,7	31,01 w
	135,50	+4,35%	213,36k	228,7	220,52 k
	600,00	+0,33%	135,78k	17+	20,22 w
	100,00	+3,94%	52k	42+	341,85 w

Prijs: € 2,55 voor 500 aandelen

De winst voor de maand maart



“With these 7 stocks, you can retire in 2025.”

Ad reported to Meta 29 December 2025. Meta replied that the content reported had already been removed, and that they understood that this resolves the issue.

Kleine leningen

Alleen ID vereist

- Storting binnen 10 minuten
- Terugbetaling in 36 termijnen
- Leningen 24 uur per dag beschikbaar

Lage rentetarieven
Geen verborgen kosten

[meer informatie](#)

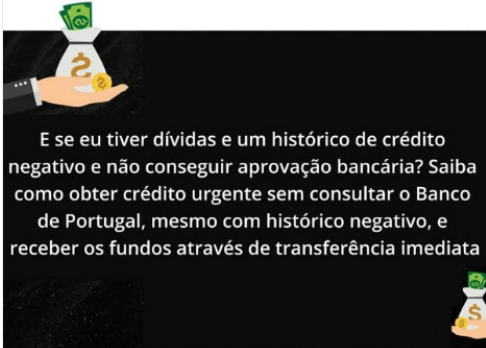
“Small loans”, “funds transferred within 10 minutes”, “loans available 24 hours a day.”

Ad reported 23 February to TikTok. TikTok replied that the ad had already been removed before they could review it.

Profit Angle
Patrocinado
Identificação da biblioteca: 765823069915464

E se eu tiver dívidas ou um histórico de crédito negativo e o banco tiver recusado o meu pedido?
Leia o nosso guia e descubra como obter crédito urgente sem depender da aprovação do Banco de Portugal, recebendo o valor através de transferência imediata. Uma solução rápida, simples e segura para situações financeiras inesperadas.

O Banco Negou o Seu Empréstimo?



E se eu tiver dívidas e um histórico de crédito negativo e não conseguir aprovação bancária? Saiba como obter crédito urgente sem consultar o Banco de Portugal, mesmo com histórico negativo, e receber os fundos através de transferência imediata

Leia o artigo para saber mais

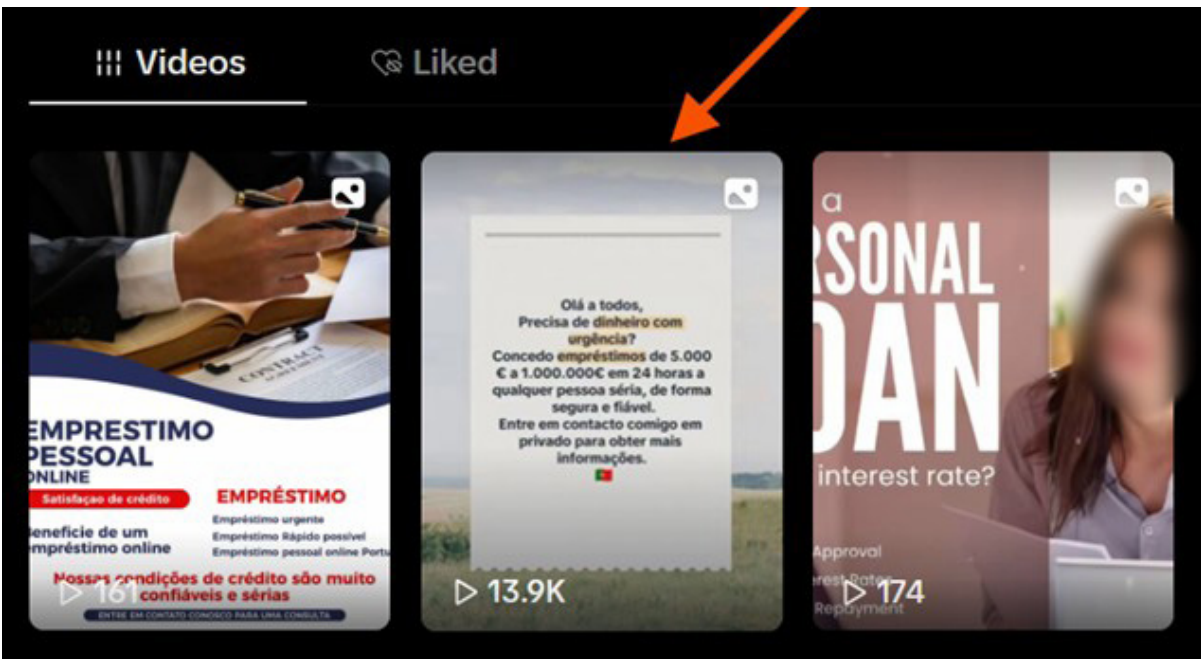
FINTREAT.COM
Guia de Crédito Urgente com Transferência Imediata – Sem Consulta ao Banco de...
No dia a dia em Portugal, imprevistos financeiros são mais comuns do que parece: uma avaria no carro qu...

Saber mais

“What if I have debts and a negative credit history and can’t get a bank loan? Learn how to obtain a fast loan without consulting the Bank of Portugal, even with a negative credit history, and receive funds through immediate transfer”.

Ad reported to Meta 27 February 2026. Meta rejected the report and claimed that DECO had provided an URL for the entire ad library when reporting the ad, which is not true (see BEUC’s report “Sponsored by Scammer”, section on “Flawed ‘notice-and-action’ mechanisms”).

Videos Liked



The screenshot shows a TikTok video feed with three ads. The first ad on the left is for 'EMPRESTIMO PESSOAL ONLINE' with a play button and '161' views. The middle ad, highlighted by an orange arrow, has a white background with black text: 'Olá a todos, Precisa de dinheiro com urgência? Concedo empréstimos de 5.000 € a 1.000.000€ em 24 horas a qualquer pessoa séria, de forma segura e fiável. Entre em contacto comigo em privado para obter mais informações.' and a play button with '13.9K' views. The third ad on the right is partially visible, showing 'PERSONAL DAN' and 'interest rate?' with a play button and '174' views.

“Need money urgently? I grant loans from 5,00 to 1,000,000 EUR in 24 hours”.

Ad reported to TikTok 27 February 2026. TikTok replied that the ad had already been removed before they could review it.



Bardzo zadłużony, wniosek o pożyczkę odrzucony?

Nawet ze słabą historią kredytową, nadal możesz ubiegać się o pożyczkę w tych **3 bankach.**

Zobacz szczegóły pożyczki

LOAN.ME
Potrzebujesz pilnie pieniędzy?

Learn more

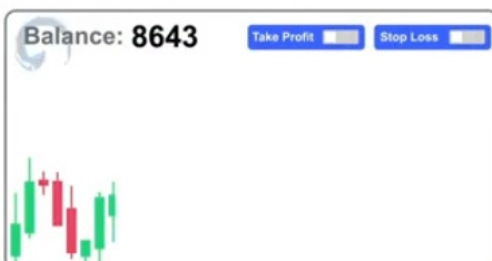
“Heavily in debt, loan application rejected?”. “Even with a poor credit history, you can still apply for a loan from these 3 banks.”

Ad reported to Meta 28 February 2026. Meta rejected the report.

**With
Take Profit / Stop Loss**



Without Take Profit/Stop Loss



Sell

Buy

The ad, consisting of a video, reported to TikTok on 27 February 2026 due to including sexual content. TikTok replied 28 February and took it down because it is considered a violation of TikTok’s Advertising Guidelines.



Forbrugerrådet Tænk

Hvordan kan jeg få et ikke-banklån, hvis jeg allerede har gæld og har fået afslag før?

Gæld, ingen lønsedler og afvist lån hvor får man et lån?

Se Låneretningslinjer

FINTREAT.COM

Guide til lån uden hård kreditkontrol i Danmark
Når økonomien bliver presset, kan det være svært at få lån gennem traditionelle banker, især hvis du har en la...

Læs mere

“Debt, no paychecks and rejected loans, where do you get a loan?”

Ad reported to Meta on 5 December 2025. Meta did not reply.

Julelån
Også selvom du er sortlistet!
Du kan stadig få en stressfri jule!

- Der kræves ikke bevis for indkomst
- Kredittjek er meget skånsomt
- Ansøg online og bliv godkendt med det samme

>> Vælg lånebeløbet <<

\$3,000 \$8,000
\$10,000 \$15,000

Lær mere

“Christmas loan”, “you can still have a stress-free Christmas”, “no proof of income is required”, “apply online and get approved immediately.”

Ad reported to TikTok on 8 January 2026. TikTok did not reply.



Spoločnosť Ochrany Spotrebiteľov

OKAMŽITÉ PŮŽIČKY

Potrebujete súrne peniaze ešte dnes?

- Nie je potrebná kontrola úverovej histórie
- Vyška pôžičky: **400 € až 25 000 €**
- Rychle schválenie
- Flexibilné splácanie

Aj keď ste veľmi zadlžení a máte zlú úverovú históriu, stále môžete získať pôžičku.

PODROBNOSTI O PŮŽIČKE >>

FFD.FDDFD



Learn more

“Fast loans”, “Do you need urgent money today?”, “No credit history check required”, “Fast approval”, “Even if you are heavily in debt and have a bad credit history, you can still get a loan.”

Ad reported to Meta on 22 January 2026. Meta replied that the content reported had already been removed, and that they understood that this resolves the issue.



"Get money today."

Ad reported to TikTok on 11 January 2026. TikTok did not reply.



Qendra Konsumatori Shqiptar (Albania)

Active

Library ID: 1677211476610835

Started running on Feb 26, 2026

Platforms @

the1albianpercent
Sponsored
Library ID: 1677211476610835

🔥 1% G's Signals – Për ata që duan analiza të qarta dhe vendime të sakta tregtare.

📍 Fokus: XAUUSD & FX Majors

📊 Strategji të bazuara në CRT

🎯 Hyrje të sakta + menaxhim strikt i riskut

👤 Përvojë mbi 4 vite në tregje...

- XAUUSD / FX PAIRS
- 1-7 SIGNALS DAILY
- OVER 85-90% WIN RATE
- 4+ YEARS EXPERIENCE
- PRECISION & SNIPER ENTRIES

"For those who want clear analysis and accurate trading decisions."

Ad reported to Meta 27 February 2026. The ad was taken down by Meta.



Que Choisir Ensemble



Meilleurs Placements

Sponsorisé

🔥 Faites fructifier votre épargne avec nos solutions d'investissement ! 🔥
Vous cherchez à maximiser votre épargne de manière simple, sécurisée et rentable ? Nous avons ce qu'il vous faut ! Découvrez nos offres adaptées à tous vos besoins : Livret et Compte Performance. ✍️

Livret

...



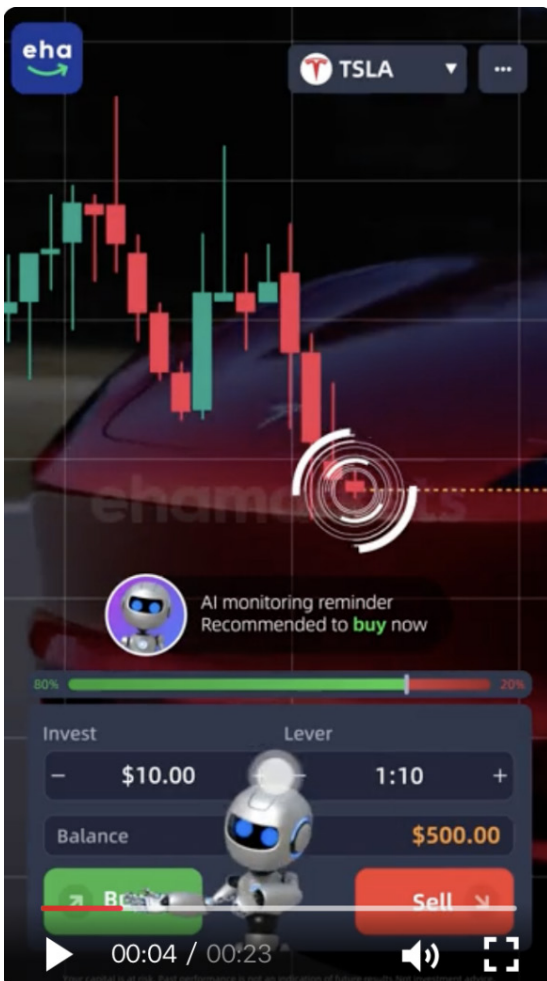
FB.ME
GESTION PRIVE

🔥 Faites fructifier votre épargne avec nos solutions d'investissement ! 🔥 Vous cherchez à maximiser votre épargne de manière simple, sécurisée et rentable ? Nous avons ce qu'il...

S'inscrire

"Looking to maximize your savings simply, securely and profitably?"

Ad reported to Meta 18 February 2026. Meta rejected the report, stating that it could not determine that the ad was illegal.



Ad reported to TikTok on 29 March 2026. TikTok replied that the ad had already been removed by the advertiser before review, but the ad still appeared to be online.

👉 Stellen Sie sich vor: Ein zusätzliches passives Einkommen von 30.000 Euro pro Monat durch Aktieninvestitionen zu verdienen. Ist das die Lebensveränderung, von der Sie schon immer geträumt haben?

💡 In dieser neuen digitalen Ära sind diese finanziellen Träume nicht mehr unerreichbar -

»»»
Diese drei Blue-Chip-Aktien haben bereits eine deutliche Wertsteigerung erfahren, mit einem täglichen Ertrag von 6 % bis 13 %.

Tag 1: Ich habe BAYRY gekauft. Mit einem Kapital von 500 Euro habe ich täglich 150 Euro Gewinn erzielt.
Tag 3: Ich habe Hochtief AG gekauft und erziele täglich 600 Euro Gewinn.



PayPal	\$150	17/09/2025
PayPal	\$200	19/09/2025
PayPal	\$100	21/09/2025

»»»
➔ Tritt unserer WhatsApp-Gruppe bei und erhalte kostenlos Strategien für passives Einkommen aus Aktien.

FB.ME

👉👉 Hol es dir kostenlos

Sign up

“Imagine earning a passive income of EUR 30,000 per month through stock investments. Is this the life change you’ve always dreamed of?”

Ad reported to Meta by a trusted flagger on 20 January 2026. Meta rejected the report.

Ich nutze ein simples System
direkt am Handy ✓kein
Vorwissen ✓kein Risiko ✓

Was hält Dich davon ab online
Geld zu verdienen?
Kommentiere mit 1,2,3

- ➔ 1 - keine Ahnung wie man
- ➔ 2 - keine Zeit
- ➔ 3 - Ich glaub nicht das es klappt

rottpetermandy · 2025-05-05

Ich habe angefangen mit nur einem 7 AI Tage Produkt Challenge Heute arbeite ich wo ich will. Freiheit beginnt mit einer Entscheidung 🟢👍🌍🌱💰

“No prior knowledge, no risk”. “Freedom begins with a decision.”

Ad reported to TikTok on 29 January 2026. TikTok rejected the report. vzbv complained in TikTok’s internal-complaint handling system, and TikTok rejected the report again. The ad was reported as trusted flagger.



Zveza Potrošnikov Slovenije



Hussein Atoro

Sponsored

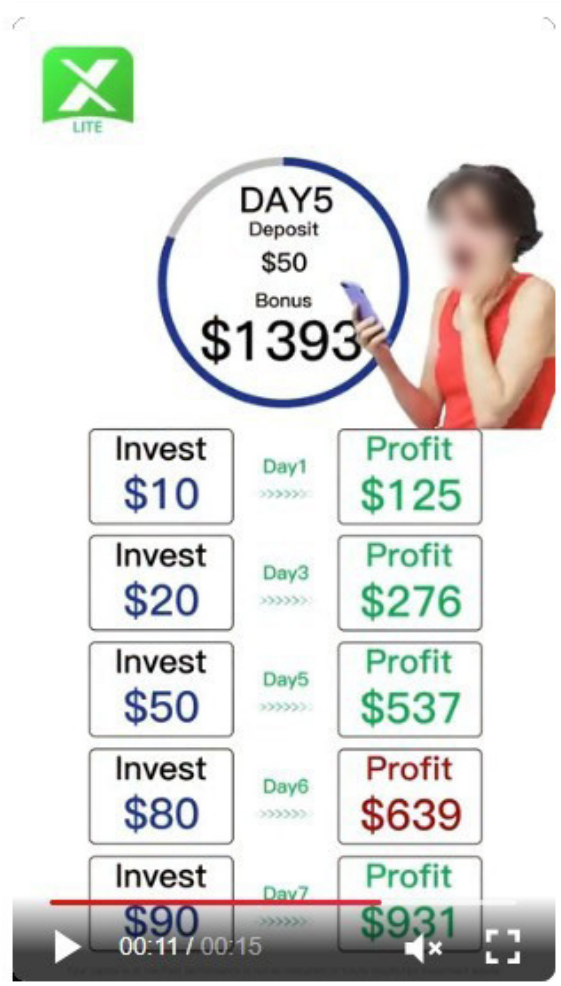
Library ID: 823282677221473



Fast, easy disbursement with no barriers.



Ad reported to Meta on 29 December 2025. Meta rejected the ad and claimed that ZPS had provided an URL for the entire ad library when reporting the ad, which is not true. ZPS replied to Meta’s e-mail and Meta took down the ad.



The video starts off with the quote “no women can ever replace this feeling”.

Ad reported to TikTok on 22 January 2026. TikTok ignored the report.



BEUC

24-Hour Loan
Sponsored
Library ID: 771127446007317

Prêts pour les citoyens belges



Prêts instantanés

Aucun virement de salaire requis
Aucun garant requis
Approbation rapide
Demande 100 % en ligne

Offres spéciales

WWW.LOAN.COM [Learn more](#)

“Loans for Belgian citizens”. “Instant loans”. “Fast approval”.

Ad reported to Meta on 3 February 2026. Meta rejected the ad, even after a complaint was filed in Meta’s internal-complaint handling system.

Prêt via Bancontact



apprendre encore plus

00:01 / 00:15

“Loans via Bancontact”.

Ad reported to TikTok 17 February. TikTok replied that the ad had already been removed before TikTok could review it.

Sponzorováno



kamali-online.cz
www.kamali-online.cz/rychla/pujcka_online

Půjčka online do 10 minut - první půjčka je zdarma

1. půjčka je zcela zdarma. S úrokem 0 %, RPSN 0 % a přeplatkem 0 Kč! Půjčka online ihned. Schválení do 1 minuty. Výplata ihned. Diskrétně.

"Online loan within 10 minutes – first loans free". "The first loan is completely free. With 0% interest, 0% APR, and 0 CZK overpayment! Instant online loan. Approval within 1 minute. Immediate payout. Discreet."

Ad reported to Google on 28 January 2026. Google decided to take down the ad one month later, after saying they don't recognise the law referred to. After sending a link to the relevant EU law, Google took it down.



BEUC The European
Consumer
Organisation

The Consumer Voice in Europe



Co-funded by
the European Union

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