

Watch out for scams

Fraudsters pretend to be well-known and well-renowned companies (recently for instance John Lewis, Sainsbury). Suppliers are unaware that the goods they ship to the specified address were not really ordered by the company whose name is listed in the order and for which an application for insurance was made.

In practice, applications for insurance concern credible and reliable companies whose credit standing is usually immediately confirmed with a proper credit limit. Pretending to be well-known and reliable companies is meant to lull the vigilance of suppliers so that they shipped the goods quickly.

Operational warning signs

- **The client wants an urgent meeting** but only outside the company or is ready to meet but only during a phone call (watch out for virtual offices);
- The meeting is attended by a Board Member together with an Attorney-in-Fact. **The Attorney-in-Fact plays a dominating role in the meeting** (make sure you check updated details in the National Court Register);
- **The company has functioned for a short period** under its address, owners/employees visit it sporadically, frequent changes of companies under the given address (watch out for changes in the profile of business);
- The Management Board includes a **foreign citizen who stays permanently outside of the Polish borders**, acts through an attorney-in-fact, holder of a commercial power of attorney, etc. (watch out for people without links to entities abroad);
- **Inconsistency of the scope of business** between the supplier and recipient of the goods;
- **Suspicious equipment of the company**: empty binders, documents unrelated to business, old folders, newspapers, etc.;
- **No price negotiations** when concluding transactions with the supplier, exaggerated vision of own business.

Always remember to verify the e-mail address and delivery address (whether they are the same as the recipient addresses from the website) and necessarily confirm the order with the company (using other than indicated phone numbers).

[Watch a video devoted to scams](#)