

UNDER

Simone Janson (ed.)

STANDING MONEY

LEARN TO HANDLE INVESTMENTS & FINANCES
SUCCESSFULLY. INVEST INTELLIGENTLY INSTEAD OF
SAVING, STOCK TRADING FOR BEGINNERS, ETF & INDEX
FUNDS - WIN WITH ASSETS



Understanding Money

Learn to handle investments & finances successfully, invest intelligently instead of saving, stock trading for beginners, ETF & index funds - win with assets

Simone Janson (ed.)

Published by Best of HR - Berufebilder.de®

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Imprint

The German National Library lists this publication in the Deutsche Nationalbibliografie; Detailed bibliographic data are available on the Internet at <https://dnb.dnb.de>.

ISBN of the German eBook edition: 9783965961005

ISBN of the English eBook edition: 9783965961012

German website of the publisher: <https://berufebilder.de>

English website of the publisher: <https://best-of-hr.com>

Understanding Money

4th completely revised and extended edition, 10.01.2024

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Published by Simone Janson

Duesseldorf, Germany

Concept, editing, graphic design & layout: Simone Janson

Cover design with Canva

eMail: publisher@best-of-hr.com

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Introduction: Information, Experiences of Success, Inspiration - you'll find all that in this Book

Dear readers,

glad we could convince you of the 4th, significantly extended edition, like thousands of readers before. Because this book makes your success tangible: In the following pages, you will not only encounter expert knowledge, but also a wealth of practical tools and resources that can help you achieve your goals and realize your full potential.

Achieve Goals Interactively: Awards, Press Reviews, Customer Feedback

For its interactive concept, the publisher was not only awarded the Global Business Award as Publisher of the Year by Corporate Vision Magazine and supported by the Minister of State for Culture and Media of the Federal Republic of Germany, but also repeatedly recognized in renowned media such as **ZEIT**, **Süddeutsche**, **personalmagazin**, or the special magazine **Personalführung**. For example, the **FAZ**, one of the most influential Newspapers in Germany, attests to us "good actionable tips" and customers like the **Press and Information Office of the German Federal Government** are enthusiastic. You can find many more reviews as well as information on free review copies at <https://best-of-hr.com/press/>.

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How Banks Manipulate Your Customers: The Tricks of Financial Sellers

// By Simone Janson

In the last financial crisis, people around the world demonstrated against the machinations of banks. Especially as a small investor, it is important to find out about the lousy tricks and persuasion skills of banks.

Banks delete video clips

A WISO documentary entitled “The Bank Always Wins” was about the tricks that banks used to save unsuspecting people, especially pensioners, from their savings and assets. The video on YouTube was shortened by a few minutes because of a legal dispute between ZDF and Sparkasse Bremen

But how can it happen that banks bring people for tens of thousands of euros by pushing them into an unsafe investment?

Cleverly manipulated

The answer is: clever sales tactics and targeted manipulation. In the following, I would like to demonstrate how such a conversation works and how the banks react to complaints using my own example.

For in March 2008, half a year before the Lehman crisis, I was forced into a doubtful investment in a consultation. Although it is only a small part of my money and also my losses will hopefully be limited.

A surefire business?

A fact remains, however, that the investment turned out to be anything but the promised good business. A smooth lie, then! And: the trained bank adviser used targeted manipulation mechanisms that made me sign the conversation protocol as well as the contract.

But in turn: In March 2009, I received a letter from Citibank, now Targo Bank, asking me to give me a 50 Euro credit if I went for a consultation. That sounded good: 50 Euro - and I wanted to take care of my investments in times of high interest rates anyway.

Only a few crosses ...

Supposedly, one is particularly susceptible to manipulation, if one believes to be immune to it. That's how it happened to me. I had been dealing with Postbank's somewhat dubious investment products shortly before, and I thought I was ready.

It started with the risk profile, which the consultant created for me in the conversation and according to which I am indeed safety-conscious, but lean towards a few experiments. As a naive consumer one is inclined to underestimate the importance of a few crosses - you know that, yes, if any surveys are made.

The bank secures itself!

The results are also contradictory: It is true, for example, pension funds and non-pension funds are crossed (probably because I had already heard), but also at the same time that I had made corresponding transactions had never.

Nevertheless, the Bank does not refrain from invoking any later complaints that my investment was the corresponding profile.

Sales tactics

The consultant was not a somewhat blatant salesman, but clearly trained in building a personal relationship: He looked nice, like someone you like to chat with and trust. And in the first place honey was smeared on my lips during the entire consultation:

And that is that I am, yes, a little risk and the corresponding financial investments presumably to belong to the club successful Geldanleger. Who does not like something like that? In the same way, the FDP yes at the last Bundestagswahl their promoters lured.

Product Information schön geredet

The product that was then sold to me is called Alpha Express Bond. And the friendly bank advisor explained it to me like this: You invest an amount. As of the reporting date, it was checked whether the DivDAX, which is a stock index that contains the 15 companies in the DAX with the highest dividend yield, is higher than the DAX (that is, the stock index with the 30 largest and highest-turnover companies).

The whole thing runs maximum 5 years. For every year there are 11% interest. So if the DivDAX is above the DAX after one year on the first cut-off date, 11% interest will be paid out. If the DivDAX is below, it will run for another year and interest rates will increase by 11%. After five years you could possibly get 55%.

Details concealed