Overseas Investor Shield

12 Warning Signs Before You Wire Money Abroad

A practical checklist for Israeli investors considering overseas real estate or private business opportunities. If several of these apply to an opportunity you have been offered, request an independent review before you transfer funds.

01 Pressure to transfer funds quickly

Legitimate opportunities survive a two-week review. Urgency is a sales tactic.

02 Guaranteed high returns

In private overseas real estate, guarantees are almost always weaker than they sound. Read the paper, not the pitch.

03 An "exclusive" opportunity with little time to review

Real exclusivity does not require a rushed signature.

04 The promoter discourages independent advice

This is the single strongest warning sign. No exceptions.

05 No independent appraisal

An appraisal commissioned by the seller is not independent.

06 Refusal to disclose fees and commissions

You are entitled to know exactly who is paid, how much, and by whom.

07 Complex ownership without a clear explanation

If the entity chart requires a lawyer to understand, insist on one before you pay.

08 The contract is delivered shortly before payment

A contract you have not read in full, in a language you understand, is not a contract you have accepted.

09 Documents provided only in a foreign language

Marketing in Hebrew, contract in a foreign language you cannot verify — that gap is the risk.

10 Returns presented without full expenses

Gross yields are marketing. Net cash flow after taxes, fees and vacancy is what you actually receive.

11 No realistic downside scenario

Every real investment has a downside. If the promoter cannot describe one, they are not being honest.

12 The promoter controls every professional involved

The lawyer, the appraiser, the manager, the bank. When one party controls the entire pipeline, there is no check on the transaction.

One warning sign does not automatically prove misconduct. Several combined warning signs justify an early independent review — before any further money is transferred.