## COURTIERS

## **Beware of Investment Scams**

### **Most common types of Fraud:**

#### Impersonation fraud

When someone pretends to be someone else (a business, friend or family member), to try and make you give away your money or personal information.

#### Stop!

Do not engage. If in doubt, enquire with the company or person you know using reliable contact information.

#### **Phishing**

Emails or text messages pretending to be respected companies, asking you to share passwords or credit card details.

#### Stop!

Companies should never ask you for your password. Never share passwords with anyone – ever.

Think – is this really who they say they are? To be sure, find the company's official website and contact them this way.

#### **Investment Scams**

Tricking you into investing money, often promising high rewards for little or no risk. Exploiting your dreams of increasing wealth.

#### Stop!

If it sounds too good to be true, it usually is!

Ask a professional for advice. Their good eye can identify any danger!

## 3 red flags to spot an investment scam...



The offer of high returns with little or no risk.



Feeling pressured to act quickly to avoid 'missing out' on a good deal.



Anything not registered by the Financial Conduct Authority (FCA).

## 5 ways to protect yourself from fraud

Never share personal information over text or email

Use strong, unique passwords

Monitor your bank statements regularly

Keep in touch with your Wealth Managers

Share any suspicions right away

# What should you do if you've been scammed?

Stay calm

Act quickly and confidently

Inform your Financial Planner immediately

Contact your bank immediately

Report it to Action Fraud, via phone: 0300 123 2040 or their website: actionfraud.police.uk

Always stop to think. If you find yourself in trouble, the quicker you act, the better your chances of recovering any losses.

