HOW TO PROTECT YOURSELF

Don’t be rushed into making an investment. Remember, **legitimate organisations will never pressure you to invest**.

Be extra cautious of **celebrity-endorsed** investments, **exclusive offers** or those promising a **very high return** on investments.

Avoid clicking on links on social media and ads about investment opportunities.

Be careful of investing in **cryptocurrency** or **foreign exchange trading**. Most cryptocurrency is **not regulated.** It is not protected by the UK's Financial Compensation Scheme.

Be wary of dealing with **companies based overseas**. They may be located there to avoid UK regulatory requirements.

If you are suspicious, **take a pause and talk to a trusted friend or family member**. You can also **seek professional independent advice.**

Use the **Financial Conduct Authority**'s register for regulated firms, individuals and bodies. You can also verify the website. Watch out for **subtle alterations** in spelling and grammar.

REPORTING

Report Fraud

Contact your bank immediately if you think you have been a victim of fraud.
Tell the police using the Report Fraud service via **reportfraud.police.uk** or by calling **0300 123 2040**.

159

If you receive a call or message asking you to hand over money or personal information then **stop, hang up and call 159** to be connected directly to your bank.

7726

Report spam or scam texts directly to your mobile phone provider free of charge by **forwarding the text message** to **7726.**

Stop! Think Fraud

Visit **stopthinkfraud.campaign.gov.uk** where you can get more advice on how to protect yourself against fraud.

Scan the QR code to learn about different types of fraud.

THE LITTLE LEAFLET OF INVESTMENT FRAUD

SOUTH WEST ROCU
Regional Organised Crime Unit

WHAT IS INVESTMENT FRAUD?

Investment fraud is when a criminal manipulates you to invest money into fake or misleading opportunities. They usually involve criminals contacting people out of the blue and convincing them to invest in schemes or products that are worthless or do not exist.

They might also set up fake websites that look professional or impersonate a legitimate investment firm. They might post fake adverts online and on social media.

There are many different types of investment fraud and anyone can be targeted. Fake investment opportunities might include: shares and funds, cryptocurrency, gold, property, or high-end goods such as wine or art.

Criminals might contact you by:

- Phone
- Email
- Social media
- Messaging apps
- Online dating sites

COMMON TYPES OF INVESTMENT FRAUD

Pension Fraud
Criminals may target older people by promising high returns on their pension if it is invested in certain opportunities. They might use phrases like pension liberation, loophole or savings advance. Cold calling about pensions is illegal.

Ponzi Schemes
This type of fraud promises high returns and may initially pay out small amounts of profits to gain trust. This encourages you to invest more money. These “profits” are actually stolen funds from other victims of the Ponzi scheme.

Cryptocurrency Investment Fraud
Criminals may promote fake or misleading cryptocurrency investments on social media and/or messaging apps. They may create fake websites or apps that show an increase in value. When you try to withdraw your money you may be asked to pay extra fees or it may have been stolen, leaving you with nothing.

Shares & Bonds Investment Fraud
This fraud type is often run from 'boiler rooms'. Criminals will cold-call investors offering them worthless, overpriced or even non-existent shares or bonds. You may be pressured into making a quick decision.

SPOT THE SIGNS

Look out for the following:
You see ads on your social media feed, sometimes celebrity-endorsed, offering high returns on investments

You're pressured into making a decision with no time for consideration.

You're offered a high return on your investment with apparently little, or no, risk.

You're told the opportunity is exclusive to you.

Ask yourself:

- Have you been contacted out of the blue about an investment opportunity?
- Are they trying to flatter you? Criminals often try to build a friendship first to put you at ease.
- Are you feeling worried or excited? Criminals will try to manipulate your emotions.

Recovery Fraud & Repeat Targeting
Victims of fraud may have their details shared or sold to other fraudsters. Once the fraud ends, criminals may make contact claiming to help recover the stolen money for a fee.