

## Protect yourself from investment scams

Scams are becoming more sophisticated – if it sounds too good to be true, it probably is. Here we share some guidelines from the FCA (Financial Conduct Authority) on how to spot the warning signs of financial scams.



### Spot the warning signs

Scams can be difficult to spot. Fraudsters can be convincing and knowledgeable, with websites and materials that look identical to the real thing.

If you've been contacted unexpectedly, or are suspicious about a call or text message, make sure you stop and check for the warning signs.

- **Is it unexpected?** Scammers often call out of the blue. They may contact you via email, text, post, social media, or even in person.
- **Do you feel pressured to act quickly?** Scammers may offer you a bonus or discount if you invest quickly. Be wary if someone says an opportunity is only available for a short time.
- **Does it sound too good to be true?** Tempting rewards, such as high returns on an investment, are always a danger sign.
- **Is the offer exclusive?** Scammers may claim that you've been specially chosen for an investment opportunity.
- **Are they too friendly?** Scammers often try to build a friendship with you to put you at ease.
- **Do you feel worried or excited?** Fraudsters may try to influence your emotions.
- **Are they speaking with authority?** Scammers often claim that they're authorised and appear knowledgeable to gain your trust.

#### Other tell-tale signs:

- We will **never** text you to ask for personal information or account details (including credit card details).
- We will **never** ask you for remote access to your computer or device.



### How to protect yourself

#### Do:

- Treat all unexpected calls, emails and text messages with caution.
- Check your bank account and credit card statements regularly.
- Contact us to get financial advice or guidance before a big financial decision.

#### Don't:

- Share your bank account or credit card details unless you're certain who you're dealing with.
- Share your passwords with anyone (including social media passwords).
- Feel pressured to act quickly. We (and other reputable firms) will not mind giving you time to think.

### What to do if you are scammed

If you are concerned that you have been contacted by someone pretending to be associated with Fiske please contact your investment manager.

You can also contact the **FCA Scam line** on **0800 111 6768**