

Be a ScamSmart investor



Investment and pension scams are often sophisticated and difficult to spot. Thousands of people fall victim to investment fraud every year.

£114.1m* was lost to investment fraud in 2022

Look out for:

① Unexpected contact:

- By cold calling
- Online, via email or social media
- By post
- In person at a seminar
- Through word of mouth

Social pressure:

- ② They might tell you other people are interested or have already invested. They may also share fake reviews.

Time pressure:

- ③ They might offer you a bonus or discount if you invest before a set date, or say the opportunity is only available for a short period.

④ Convincing information:

Sometimes fraudsters have convincing websites and literature. They might speak with authority on investment products or claim to be regulated.

⑤ Flattery:

Building a friendship with you to lull you into a false sense of security.

⑥ Unrealistic returns:

They might promise tempting returns that sound too good to be true.



Be extra careful during peak investment season

During the heightened investment activity from **January to March**, individuals should exercise extra caution as scammers exploit the increased interest by launching fake promotions, impersonating legitimate entities, and employing high-pressure tactics.

Always remember to:



Reject unexpected offers



Check the FCA warning list



Get impartial advice

What should you do if you suspect a scam?

Act straight away and call

Action Fraud : 0300 123 2040

or the

**Financial Conduct Authority
Consumer Helpline : 0800 111 6768**

Learn More:



For more information on how to stay safe from scams, visit our website:
raymondjames.uk.com/personal-investing/scamsmart



You can also find useful information on the Financial Conduct Authority website:
<https://www.fca.org.uk/scamsmart>

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