

Be a ScamSmart investor



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

£612m was lost to UK investment fraud in 2023

Source: City of London Police

Look out for

1 | Unexpected contact

- By cold calling
- by post
- In person
- Online, via social media or email
(never reset your password if asked by an unsolicited email and always check the sender's address)

2 | Social pressure

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

3 | Time pressure

Offers of a bonus or discount if you invest before a set date, or suggestions that the opportunity is only available for a short period.

4 | Seemingly 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

Tempting returns that sound too good to be true... probably are.

7 | Pension fraud

Beware of unsolicited calls offering 'free' pension reviews or access to your pension before age 55, pressure to act quickly or promises of unreasonably high returns.



Be extra careful during peak investment season

During the heightened investment activity from **January to March**, exercise extra caution as scammers often 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**



**Refuse to
reveal passwords**

Suspect a scam? Call:

Action Fraud: 0300 123 2040

or the

Financial Conduct Authority: 0800 111 6768

Learn more



Find out more about keeping safe from scams on our website:
[raymondjames.uk.com/personal-investing/scamsmart](https://www.raymondjames.uk.com/personal-investing/scamsmart)



Learn more from the Financial Conduct Authority website:
<https://www.fca.org.uk/scamsmart>

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