

# Ultimate Checklist to Protect Yourself From Investment Scams

## Things You Should Do

- ✓ Do your own research on the company
- ✓ Talk to a third party like a financial advisor
- ✓ Take your time before making a decision
- ✓ Check the average market rate of return against any product you are considering
- ✓ Check for an Australian financial services license (AFS)
- ✓ Verify that the prospectus is registered with ASIC
- ✓ Keep your social media profiles private
- ✓ Use strong unique passwords and two factor authentication
- ✓ Add your phone number to the Do Not Call Register
- ✓ Check that the person giving advice is registered with ASIC

## Things to Avoid

- ✗ Beware of high pressure sales tactics
- ✗ Beware of promises of high rates of return or high profits
- ✗ Avoid payments with gift cards, bitcoin or Western Union
- ✗ Beware of unsolicited contacts
- ✗ Don't invest in things that you don't understand
- ✗ Beware of advertisements endorsed by celebrities or public figures
- ✗ Do not give out personal information:
  - To anyone that you don't know
  - On a website
  - Over the phone
- ✗ Don't visit websites unless they are secure, starting with https://
- ✗ Don't click on links in emails
- ✗ Don't download attachments in emails
- ✗ Don't download apps outside of the official Apple or Google Play stores
- ✗ Be wary of free investment seminars

