



About InvestSmart®

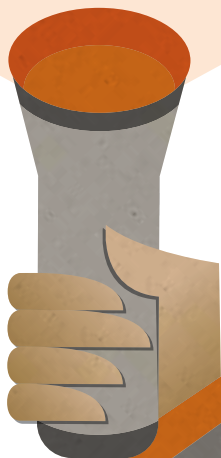


InvestSmart® is a comprehensive investment awareness and literacy campaign under the Securities Commission Malaysia's investor empowerment initiative. It aims to:

- (a) enable more confident and informed retail participation in the capital market.
- (b) provide the public, particularly the next generation of investors, with valuable investment information, presented in a simplified format through new technology and multimedia platforms, supplementing existing investor education channels.

The InvestSmart® approach is guided by three main principles:

- **Comprehensiveness:**
To target all segments of the Malaysian investing population to educate them with fundamentals of making sound investment decisions.
- **Simplicity:**
To demystify investing by using plain language and employing impactful methods.
- **Multiple modalities:**
To carry out our efforts through multiple channels: both traditional and new media, as well as face-to-face engagements.

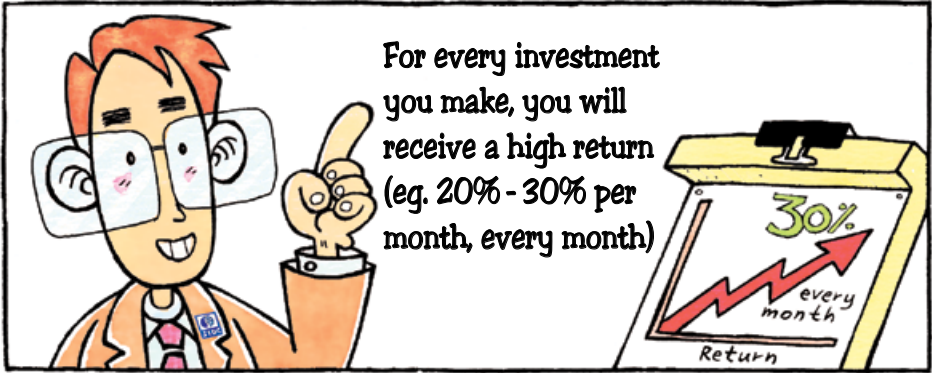


For more information, visit www.investsmartsc.my or download our InvestSmart® app from



INDICATOR #1

- Guaranteed High Return



For every investment you make, you will receive a high return (eg. 20% - 30% per month, every month)



If you take part in this investment scheme, you will get 30% return every month. I can guarantee one!

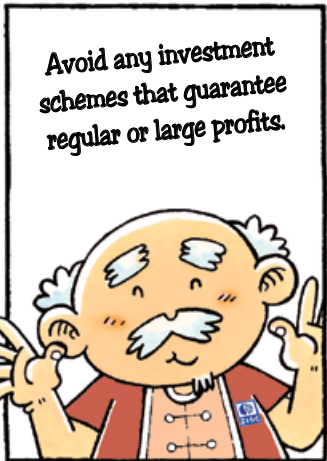
Yes, ah?



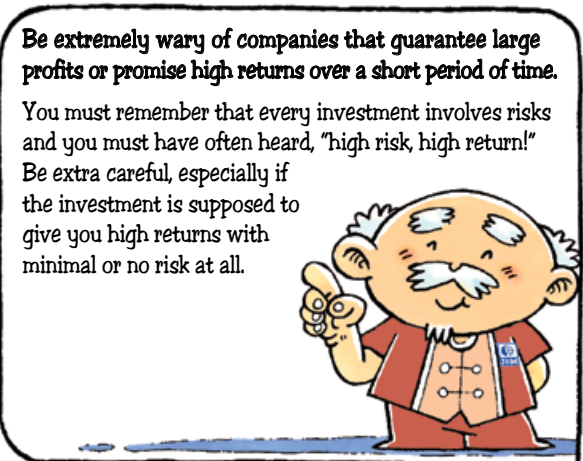
Wah... so, if I put in RM10k, I'll get RM3k monthly. 1 year I get RM36k. Fuiyoo! Very good, very good.



Just think...if you put in more, you'll not just be rich, you will be filthy rich. You can afford anything you want. There is nothing you can't buy!



Avoid any investment schemes that guarantee regular or large profits.



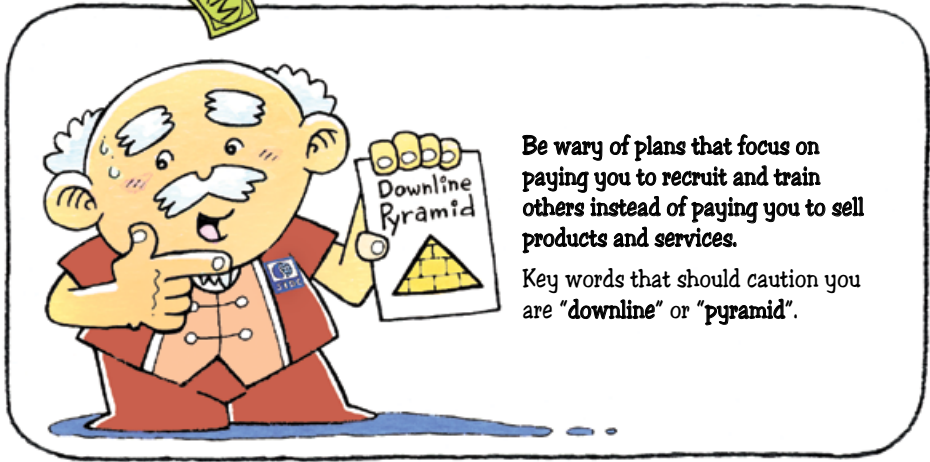
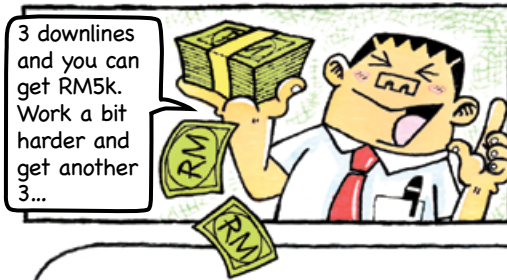
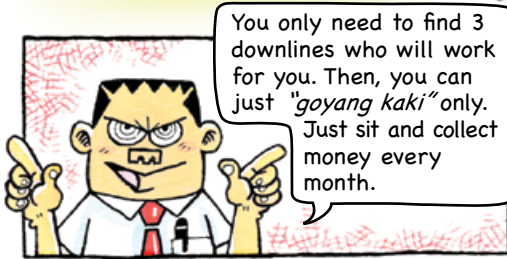
Be extremely wary of companies that guarantee large profits or promise high returns over a short period of time.

You must remember that every investment involves risks and you must have often heard, "high risk, high return!" Be extra careful, especially if the investment is supposed to give you high returns with minimal or no risk at all.

INDICATOR #2

- Focused on Recruiting Downlines

You are not shown the so-called quality product you are allegedly selling, but you will get paid for every person you recruit or sign up.



INDICATOR #3 - Investment Opportunity for a Limited Time Only

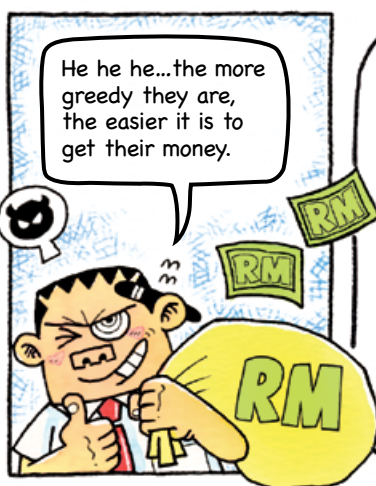


You are told that the investment opportunity is for a limited time and you **MUST** invest today.

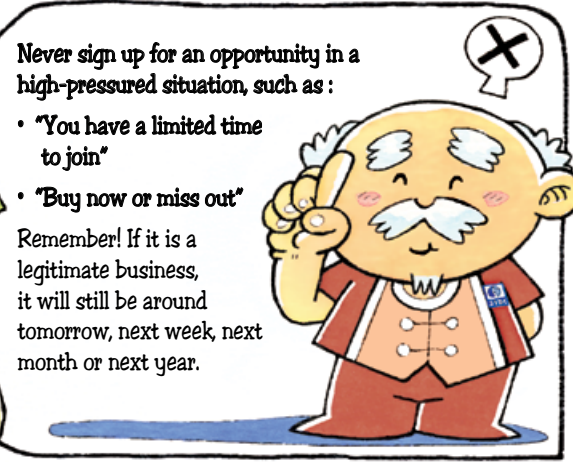


No joke one! If you don't invest today, you will lose the opportunity to get RM50k. You will surely regret for life!

Ya lah! What a waste if we don't invest. Imagine...RM50k....



He he he...the more greedy they are, the easier it is to get their money.



Never sign up for an opportunity in a high-pressured situation, such as :

- "You have a limited time to join"
- "Buy now or miss out"

Remember! If it is a legitimate business, it will still be around tomorrow, next week, next month or next year.

INDICATOR #4

- Pay to Claim a Grand Prize

You are told to send money to some foreign banks in foreign currency to claim a prize but you do not remember entering any contests or lucky draws.



Good morning, Sir! This is Weconyoo International Co. Congratulations! You have won our grand prize.



Wow! I only need to pay USD10k to get 10 times more! Worth it! Worth it!

T-Bank



The prize is USD100k. All you need to do is to pay USD10k to claim the prize money.

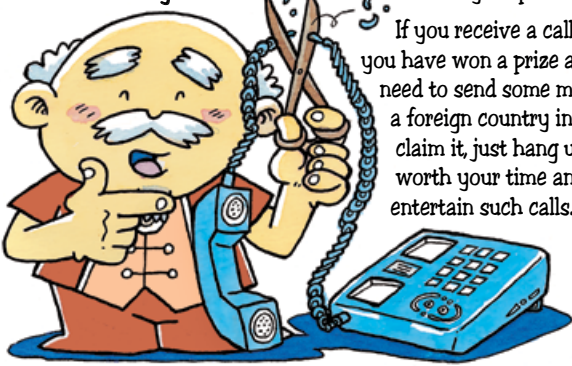


Aiyah! What am I waiting for! I'll get it done now.

It is very unlikely for you to win a prize or big money if you have not entered into any contests or lucky draws.

It is also highly unlikely for organisers of legitimate contests to ask you for money in advance to claim your prize.

If you receive a call that says you have won a prize and you need to send some money to a foreign country in order to claim it, just hang up. It is not worth your time and effort to entertain such calls.



Noooo.... 6 months already but money still not here! Weconyoo conned me!



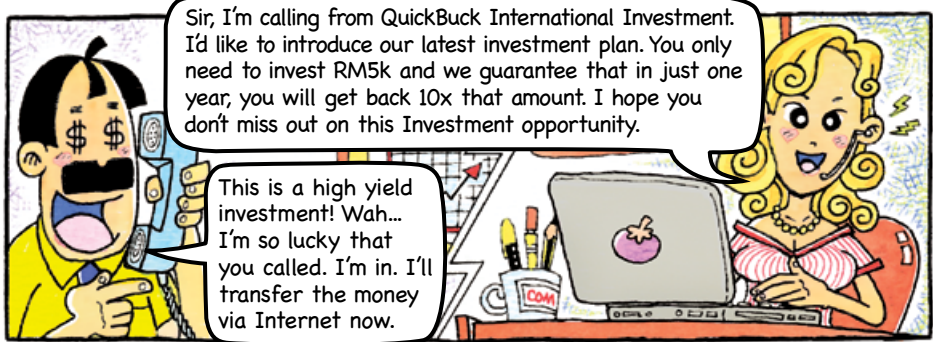
INDICATOR #5

- Unsolicited Phone Calls



You receive unsolicited phone calls offering investment opportunities but you have no idea how the company has obtained your phone number.

KRING KRING KRING



Sir, I'm calling from QuickBuck International Investment. I'd like to introduce our latest investment plan. You only need to invest RM5k and we guarantee that in just one year, you will get back 10x that amount. I hope you don't miss out on this Investment opportunity.

This is a high yield investment! Wah... I'm so lucky that you called. I'm in. I'll transfer the money via Internet now.



Done! Cash transferred! Yes! In a year I will be richer by RM50k!

Oh no! Wait... how did they get my phone number?



Uwaa!

Be sceptical about unsolicited phone calls regarding investments from foreign salespersons or companies in which you are unfamiliar with.

"Alamak!"
Conned again!

The caller may say that he/she is a stockbroking company's representative or an investment adviser from abroad. If this happens, ask for his/her company's details. Request for the name of the foreign regulator that governs his/her company. Check the foreign regulator's website for the list of licensed or registered persons. You must always check the credentials of a licensed person with the relevant authority before parting with your money.



Ei! Don't simply point fingers. I am innocent!

INDICATOR #6 - Large Profits With No Risk

You are offered an investment product that guarantees large profits with no risk.



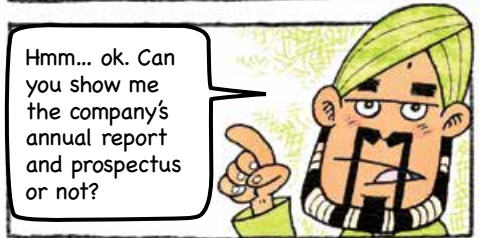
If you invest in this product ah... I guarantee you high return, you won't lose anything... for sure!



Imagine ah...in just one year, you will be a millionaire. Don't want ah?



Hmm... ok. Can you show me the company's annual report and prospectus or not?



Aiyah, I can give you lots of info but reading it will make your "kepala pusing". Don't worry la, you can trust me laa... Sure make money one!



Be sure you get the company's performance track record. Also ask for written information on the investment product and the business, as well as the risks involved in the investment.

Aiyoo! "kena tipu la!"



Read the company's prospectus and annual report thoroughly before investing.



INDICATOR #7 - Difficult to Verify Company's Information

The address and contact information of the investment company offering you big money is located in a foreign country where you cannot verify its physical location and cannot find information about the company's licence.

Aunt, I offer you chance to make money... you want or not? Investing overseas la Aunt. You put in a bit of money ah... can earn a lot one.

Really ah? What else can you tell me about this company?

Aiyah Aunt! This one not local company you know. International one... very professional lorr.

Aunt, you don't have to ask so many things one. Err... Aunt ah... how much money you got?

You sure ah? If sure, ok la. I trust you. I got RM10k... you can have it all. Nah... kau tim!

Do not provide any financial or personal information before you establish that the company is legitimate. Do not be afraid to ask questions; the more you ask, the better! Always demand an explanation for something you do not understand.

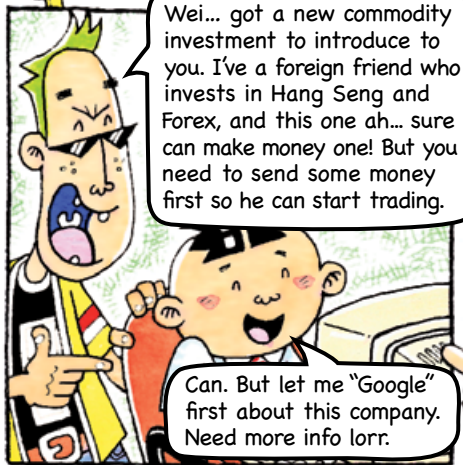
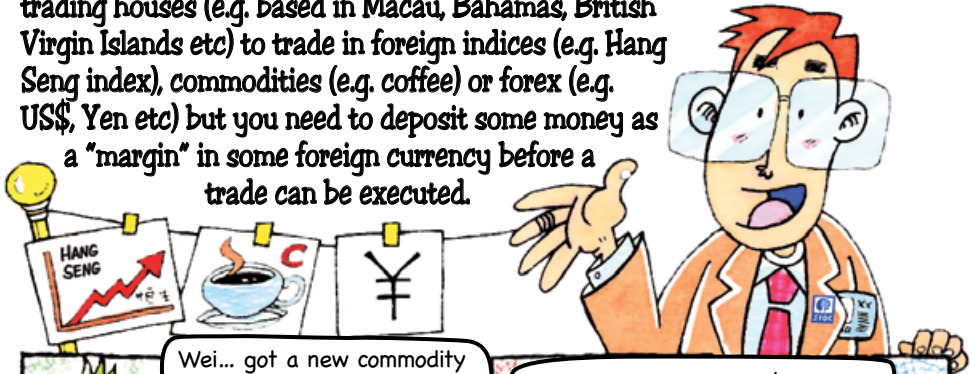
If in doubt, do not invest. Make sure you obtain solid information about the investment, the company and the salespersons/agents.

Uwaaaaaa... Aunt's money also you want to "culi" ah?!!

Uwaa!

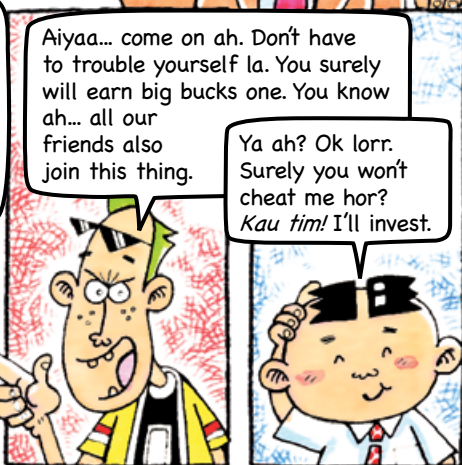
INDICATOR #8 - Foreign Trading Houses

You are approached by someone who claims to be an agent for foreign trading houses (e.g. based in Macau, Bahamas, British Virgin Islands etc) to trade in foreign indices (e.g. Hang Seng index), commodities (e.g. coffee) or forex (e.g. US\$, Yen etc) but you need to deposit some money as a "margin" in some foreign currency before a trade can be executed.



Wei... got a new commodity investment to introduce to you. I've a foreign friend who invests in Hang Seng and Forex, and this one ah... sure can make money one! But you need to send some money first so he can start trading.

Can. But let me "Google" first about this company. Need more info lorr.



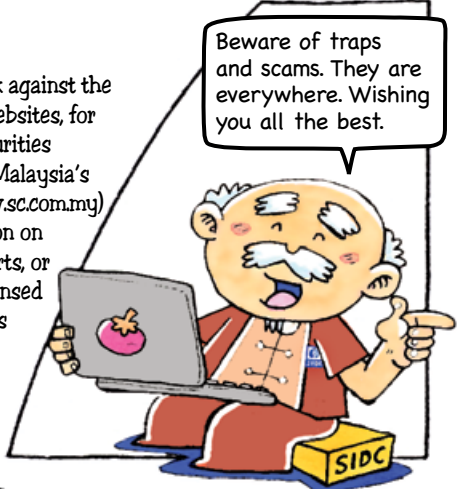
Aiyaa... come on ah. Don't have to trouble yourself la. You surely will earn big bucks one. You know ah... all our friends also join this thing.

Ya ah? Ok lorr. Surely you won't cheat me hor? *Kau tim!* I'll invest.



@#*!! Useless friend! My money also you want to "curi". Uwaaa!

Always check against the regulators' websites, for example, Securities Commission Malaysia's website (www.sc.com.my) for information on investors' alerts, or the list of licensed intermediaries etc. before investing.



Beware of traps and scams. They are everywhere. Wishing you all the best.



Who should you call?

- If you need to verify the licensing/registration status of a company or investment scheme, you may contact:

Securities Commission Malaysia
3, Persiaran Bukit Kiara
Bukit Kiara
50490 Kuala Lumpur
Tel: 603-6204 8999
Fax: 603-6204 8991
Email: aduan@seccom.com.my

- For consumer related queries (direct selling, pyramid schemes, MLM etc), contact:

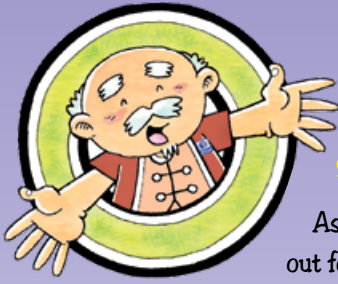
Ministry of Domestic Trade and Consumer Affairs (KPDNHEP)

No. 13, Persiaran Perdana
Presint 2, 62623 Putrajaya
Hotline: 1-800-886-800
Tel: 603-8000 8000
Website: www.kpdnhep.gov.my
e-Aduan System: <http://e-aduan.kpdnhep.gov.my>

- You can get in touch with Bank Negara Malaysia on issues relating to banking, insurance, foreign currency exchange/trading (FOREX) etc at:

Laman Informasi Nasihat dan Khidmat (BNMLINK)

(Walk-in Customer Service Centre)
Ground Floor, D Block
Jalan Dato' Onn
50480 Kuala Lumpur
Tel: 1-300-88-5465 (1-300-88-LINK) (BNMTELELINK)
Fax: 603-2174 1515
Web form: eLINK



8 SIMPLE TIPS TO SPOT SCAMS

As an investor, you need to always be alert and on the look out for the following classic SCAM indicators:

- 1. Guaranteed High Return**
 - > Be wary of companies that guarantee large profits or promise high returns with little or no risk.
- 2. Focused on Recruiting Downlines**
 - > Avoid companies that pay you to look for downlines instead of selling products or services.
- 3. Investment Opportunity for a Limited Time Only**
 - > Do not be pressured into investing - take your time to fully understand your investment.
- 4. Pay to Claim a Grand Prize**
 - > Do not entertain calls asking you to send money to foreign banks to claim an expensive/grand prize.
- 5. Unsolicited Phone Calls**
 - > Be cautious of calls about investments from offshore salesperson/s/companies.
- 6. Large Profits With No Risk**
 - > Be well-informed. Review the company's performance track record and read the prospectus and annual reports thoroughly.
- 7. Difficult to Verify Company's Information**
 - > Check if the company offering the investment scheme is legitimate. Do not be afraid to ask questions about the investment and the company.
- 8. Foreign Trading Houses**
 - > Always invest with licensed/registered intermediaries.

Practice wise investing. Do not become a victim of scams.