



Lead Scotland



Investment fraud



Easy Read



What investment means



Investment is when people put money into other organisations' projects, hoping that they will get paid back more money than they put in.



If someone gets paid back more money than the amount they put in, this is called **profit**.

What investment fraud is



In this document **criminals** are people who tell lies to steal money from other people.



Lots of criminals are making **fake** investment projects to trick people into saving money with them.

Fake means it is not real.



They promise that you will make lots more money.



But this is not true, and they will steal all your money.

These criminals might tell you that your money is being invested in things like



- houses



- gold



- carbon, for example diamonds

- wine

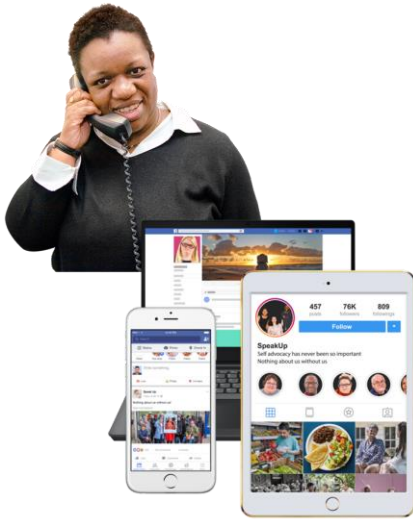
- **cryptocurrency**



Cryptocurrency means a type of money that is **digital**.

Digital means it is made and stored online.

Some criminals will get in touch by using



- a phone call that you were not expecting
- a fake advert on social media
- a fake website

The criminals might



- ask you to leave your contact details so that they can call you back
- tell you that famous people have invested in the same project. This is not true
- tell you that other people have made lots of money by investing. This is not true



These criminals might also send you out paperwork that looks real, but is not real.



They might also pay you some small amounts of money first, to get your trust.



Investment fraud criminals will often spend hours finding out information about you.

They might be able to tell you about other investments you have made.

This is to get your trust.



Criminals might also pretend to be money experts, called **financial advisors**.

They might ask you to download some computer software that lets you share your screen.

But when you do this, the criminal can get hold of your private information.

How to notice investment fraud



You might see adverts on social media.



You might see a famous person's face or name with the advert.

But really the famous person does not know that their face and name are being used by criminals.



You might get a phone call or a message from someone telling you about their investment project.

They might say that this chance is only for you, making you feel special.



You might be told that there is no risk and nothing to worry about.

You might be told that you will make lots of money.



You might feel rushed to invest quickly.

Some types of investment fraud



Here are some types of investment fraud

- **famous person and cryptocurrency** where an advert shows a famous person investing in cryptocurrency

But it is not real and you lose your money.



- **bonds and shares** – where a trader contacts you online and asks you to buy shares in a company at an exciting time.

But it is not real and you lose your money.



- **online dating and cryptocurrency** where someone you meet on an online dating app tells you to invest your money in cryptocurrency.

But it is not real and you lose your money.

What to do if investment fraud has happened to you



If you think investment fraud has happened to you, do these things



- contact your bank straight away.
Use the phone number that you know to be right, from your statement or card



- tell Police Scotland by calling **101**



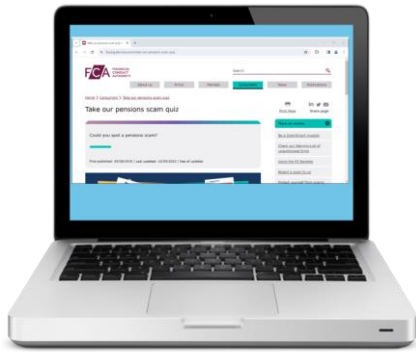
- phone Advice Direct Scotland on **0808 164 6000**

More information about investing safely



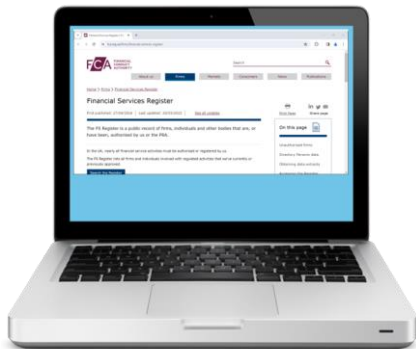
Check the company is registered before you invest.

Click on the Financial Conduct Authority's register [here](#).



Check to see if it could be investment fraud.

Click on the Financial Conduct Authority's Scam Smart Test [here](#).



Check to see if it is on the Financial Services Register [here](#).



Check to see if it is on the warning list [here](#).

These companies are not allowed to be working.



Do not give anyone permission to control your computer for you.

This is called **remote access**.

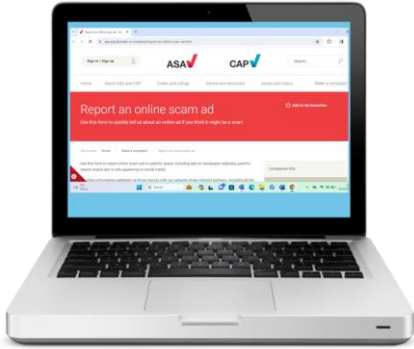


Most cryptocurrency is not protected by the UK's Financial Services Compensation Scheme.

If investment fraud happens to you, you will probably not get your money back.



Even if your friends and family are investing, it does not mean it is safe.



If you see investment fraud adverts online, you can report them at the Advertising Standard Authority website [here](#).

