

## Financial Investments Fraud

### What is financial investments fraud?

There are many different types of investment fraud. They usually involve criminals contacting people out of the blue and convincing them to invest in schemes or products that are worthless or do not exist. Once the criminals have received payment, they cease contact with the victim.

### How to protect yourself from Financial Investment fraud:

- **Investment opportunities:** Don't be rushed into making an investment. Remember, legitimate organisations will never pressure you into investing on the spot.
- **Seek advice first:** Before making significant financial decisions, speak with trusted friends or family members, or seek professional independent advice.
- **FCA register:** Use the Financial Conduct Authority's (FCA) register to check if the company is regulated by the FCA. If you deal with a firm (or individual) that isn't regulated, you may not be covered by the Financial Ombudsman Service (FOS) if things go wrong and you lose your money.
- For more information about how to invest safely, please visit: <https://www.fca.org.uk/scamsmart>

### What to do if you've been a victim of Financial Investment fraud:

- **You could be targeted again:** Fraudsters sometimes re-establish contact with previous victims claiming that they can help them recover lost money, this is just a secondary scam. Hang up on any callers that claim they can get your money back for you.
- **Identity theft:** If you suspect your identity may have been stolen, you can check your credit rating quickly and easily online. You should do this every few months anyway, using a reputable service provider and follow up on any unexpected or suspicious results.
- **Legal advice:** In many cases of fraud there is a close correlation between what may be considered fraud and the civil tort of deceit and/or breach of contract, for which there are civil litigation options. We would always advise that you seek professional legal advice or contact [Citizens Advice](#) to understand your options.

- You can also contact the Financial Conduct Authority's consumer helpline on 0800 111 6768 or report suspicious businesses or individuals by using the reporting form on their website.

**Useful links:**

- Citizens Advice [www.citizensadvice.org.uk/](http://www.citizensadvice.org.uk/)
- Financial Conduct Authority (FCA) [www.fca.org.uk](http://www.fca.org.uk)

For more information on how to protect yourself from fraud and cyber crime, or to update your crime report, visit [actionfraud.police.uk](http://actionfraud.police.uk).