

Too-good-to-be-true offers

Be cautious of promises like “guaranteed returns”, “risk-free”, or profits that seem unusually high. If it sounds too good to be true, it probably is.

Do your research before spending your hard earned money.



 (242) 397-4100

 www.scb.gov.bs



Pressure to act quickly

Scammers often target unsuspecting investors with high-pressure tactics, promoting investments as a “Limited time offer!” or “Once in a lifetime opportunity” to prevent you from doing your research and rush you into a bad decision. Reputable financial professionals allow you time to research risks and rewards and should answer all of your investment questions.



Requests to provide for personal info

Fraudsters impersonate companies and use urgent language to trick you into quick action. Be cautious of emails asking you to provide personal details or account information (“phishing”), click links or download attachments. Never share personal details. Contact the company directly.

Requests for payment through unusual methods

Be wary if asked to pay with gift cards, crypto, wire transfers, or prepaid debit cards. Scammers prefer these methods because they’re hard to trace and recovering lost funds can be challenging or even impossible



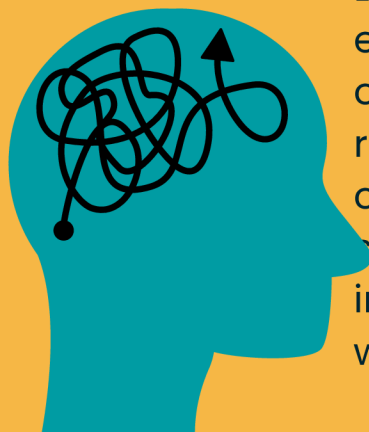
Unsolicited messages with investment recommendations

No matter how enticing the offer—whether by email, social media message, or phone call—always verify the source’s legitimacy first. A good way of going about this is by calling or visiting the Securities Commission.



Complex Strategies

Be cautious of anyone who attributes exceptional success to an overly complicated investment strategy. A reputable professional should be able to clearly/simply explain their methods. You should be able to fully grasp any investment you are considering, including what it is and its associated risks.



Unregistered Investment Professionals

Only licensed firms and professionals are allowed to sell investments. Check the Securities Commission of The Bahamas’ website to confirm their registration before you invest your hard earned cash — if they can’t prove it, walk away.



“Risk free” investment opportunities

No legitimate investment is truly risk-free — every opportunity carries some level of risk. Be skeptical of anyone promising guaranteed profits, fixed returns, or zero risk. Verify with a licensed investment advisor before you invest.