



每一天在我们的周遭都会有所听闻，有关各种欺诈行为，这些犯罪行为涵盖不同的范围，有一般小小的骗局，也有高昂价值罪行。

在资讯发达的时代，也有专业操案人士；也因为这样，在涉及任何与金钱有关的交易，绝不可掉以轻心。就因为这样，这或导致你连年的积蓄，面对著欺诈行为下或落得化为乌有的风险。没有人想要这些不幸的事发生在我们的身上。无论你自认有多聪明，但总有句话你应该秉持：“防患于未然”。

SAFEGUARD YOUR MONEY

# 保障您的金钱

## 避免成为投资罪行受害者

以下我们有一些贴士，或可助你避免成为欺诈行为的受害者，而这些技巧，尤其适用于有关投资欺诈行为上。

● 对产品的了解

必须了解你手中的产品是血汗钱买来的。对产品的认知不仅局限在其特点上，它必须作些功课如有关公司对于技术的开发和资讯推广。重要的一环是确保这些公司及其产品都经过各级监管机构必要的审批程序。

● 对人的了解

许多投资产品是通过研发公司产品的代理人进行市场销售。与这些人进行交易实际上可能在投资交易过程中更方便于您，可以为您节省大量的时间和麻烦。

然而，在与代理或是任何第三者的中介进行交易时，都要格外小心。在正常情况下，这些代理人是代表，却不是该公司的工作人员。尝试鉴定与你进行交易的代理人身份。你可以要求提供文件验证，如执照或身分证，证明是有效的个人代表。一个更简单的程序是打电话到该公司，进一步了解有关代理的真实身份。

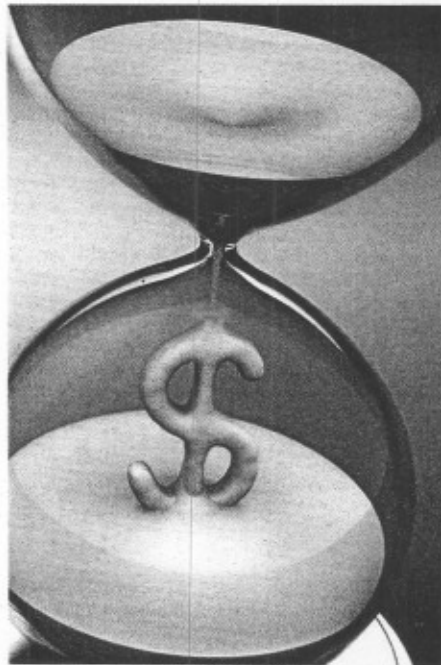
这些简单的步骤将助你更为信任有关代理。如前所述，代理人可以为你帮上大忙。随着你认识了一个值得信赖和专用的代理，你可以发现，有人可以帮助你规划，监测和审查您的财务计划和路线，实现您的财务目标。

● 对权利的了解

在你注册任何计划时，你必须了解你的权利。此信息不应该远离你。

总是要求一个正式的，白纸黑字的文件。信誉良好的公司将会在你要求的情况下为你提供文件。它可以出现在招股章程中提出投资计划，甚至以申请方式。

知道你的权利和明白你可以或不可以进行的投资。请确认这些权利是有益于你。如果你对你的权利有任何疑问，寻求精通这方面的咨询顾问。最好，这应该是一个没有任何既得利益的第三者。



其他简单的窍门

不要签署任何未完成的文件或表格

管你有多信任你的代理人或公司，千万不要签署任何未完成的文件或表格。如果您将签署在空白表格上，一些不道德的人士可填写详细情况，最终导致你的投资属于他人。

不要以现金支付投资

尽量为你的投资，支付支票、邮政汇票或银行汇票。这样你是在受控制的情况下处理你的金钱。投资支票通常有利于投资管理公司。

但是，也有一些投资，这需要支付投资支票给第三方中介机构。若你受促这么做，就要格外小心。同样，如果对不适合的付款存有疑问，并请教熟悉没有既得利益的第三方者。

支付款额证明

始终要求你发出款额的有关方面，坚持收据证明。无论是收据或是详细的文件，尽量要求获得一个让你预期可以收到的付款证明。当你拥有有关证明后，好好的保管。

当你决定要收回你的投资时，你也可以要求他们提供有关付款证明。

我们希望这些简单的窍门可以让你对金钱交易拥有更安全的意识。遵守这些原则有助于避免欺诈行为，并确保你是在正确的轨道上实现你对未来的财富的期许。

## **SAFEGUARD YOUR MONEY**

### ***Tips to avoid being a victim of fraud***

It is almost a regular affair nowadays that we hear or read about all kinds of fraud happening around us. These range from a dishonest trick by traders to taxi drivers tampering their weighing scales or meters to criminal deception involving high nominal value. Most common are credit card fraud, cheque-tampering fraud and investment schemes by unlicensed investment companies.

There is even something called “black money”, which the victim is conned to pay high sum to purchase chemicals to clean notes which have blackened, and voila – these note become legal tender after the chemical process.

The World Wide Web – www – has also made it easier for professional tricksters. Befriended someone via the internet? Many have been led by their new-found friends to bank-in thousands of Ringgit in order to retrieve a make-believe valuable parcel.

Therefore, all of us should be very careful when it comes to any transactions involving monies. Besides exercising care, we must all strive to be well-informed customers because ignorance is not bliss - it can jeopardise your assets and expose them to fraud. We have often heard of cases where one’s net worth carefully accumulated over decades can be wiped out in just weeks or months due to being a victim of fraud. No one desires or intends for such a horrible thing to happen but at the same time, many of us often take for granted that such a thing would not happen to us because we are “smarter” than those who are victims....whatever it is, there is no harm to always perform a couple of tasks before investing or paying for something, even if you think you are one of the “smart” ones.

Here are a few tips on what we can do to avoid being a victim of fraud, and these tips, particularly, apply to fraud concerning investments.

#### **❖ Know The Product**

Always make it a point to know the product you are putting your hard-earned money into. Knowing the product does not only include being well informed of the product features, it involves doing some homework on the company that develops and promotes it. One important aspect is make sure these companies and their products have all gone through necessary clearance levels by regulatory bodies governing the respective industries.

#### **❖ Know The People**

Many investment products are marketed through agents of the company that develops these schemes. Doing transactions with these agents could actually make the investment transaction process a lot more convenient for you. Dealing with agents could save you plenty of time and hassle.

However, do be extra careful when dealing with agents and any third party intermediaries. Under normal circumstances, these agents are representatives and not staff of the company. Try to do all the necessary checks to authenticate the identity of the

representative you are dealing with. You can ask for documents of authentication such as licenses or identity cards that provide proof that the individual is a valid representative. A much more simple procedure is to give a call to the company he/she is representing to find out further about the person you are dealing with.

These simple steps would help you build up trust in the agent you are dealing with. As mentioned earlier, agents can help you in a big way. Along with your acquaintance with a trustworthy and dedicated agent, you could discover that the person can help you in planning, monitoring and reviewing your financial plans and routes in achieving your monetary goals.

#### ❖ **Know Your Rights**

Before you sign up for any schemes, you must obtain information about your rights. This information should not be kept away from you. Always ask for a formal, black and white document that states your rights. Reputable companies would have this document readily available should you request for it. It can appear in prospectuses proposing investment schemes or even on forms of application.

Know your rights and understand what you can or can't do with your investments. Make sure these rights are in your favour. If you have any doubt of your rights, consult an adviser who is well versed in this concern. Preferably, this should be a third party with no vested interest.

#### ❖ **Other Simple Tips**

##### ➤ ***NEVER sign on documents or forms that have not been fully completed***

No matter how much you trust your agent or the company he/she is representing, do not sign on documents or forms of application that have not been duly completed with the relevant details. If you place your signature on a blank form, some unscrupulous party may complete the form with details of another person, and alas your investment now belongs to someone else.

##### ➤ ***NEVER pay with cash for investments***

Whenever possible, try to pay for your investments in cheques, money orders or bank drafts. This way you are in control of where your money goes. Investment cheques are normally made in favour of the company that manages your investment. However, there are some investments that require you to make investment cheques in favour of third party intermediaries. Just be extra careful when you are asked to do so. Again, if in doubt, do not render payment, and consult a knowledgeable third party who has no vested interest.

##### ➤ ***Proof of receipt of payment***

Always insist on being issued with proof of receipt of payment by the party you make payment to. Also, find out what sort documents you can expect to receive, whether it is merely a slip or a detailed policy document.

When you have the proof, keep it for record purposes. You may also be asked to produce them when you decide like to withdraw your investments.

We hope these simple tips will help you be more safety conscious in your monetary dealings, whether the sum is high or low. Adhering to them would go a long way to avoiding the type of fraud of which newspaper headlines are made and ensure that you are on the right track towards achieving your net worth and wealth aspirations for the future.



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PACIFIC MUTUAL FUND BHD, is a leading investment management company with 14 years' of history in Malaysia. We are glad to share with you weekly our general views on financial and investment planning. Feel free to contact our writer, Gary Gan, General Manager, Business Development & Marketing of Pacific Mutual, at [gary@pacificmutual.com.my](mailto:gary@pacificmutual.com.my)

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