



Main themes of the WIW campaign (2025):

- Technology and Digital Finance
- Artificial Intelligence
- Fraud and Scam Prevention

Complemented with:

- Crypto Assets
- Basics of Investing



Technology and Digital Finance

IOSCO World Investor Week 2025 **Key messages – Technology and Digital Finance**

Smart investors:

- Take the time to be well informed when making investment decisions, even in today's fast-paced investment environment.
- Understand how to use digital tools to manage your finances, while recognizing that these tools do not prevent loss or fraud.
- Continue to conduct independent, thorough research on every investment opportunity.
- Can distinguish between legitimate and illegitimate or even fraudulent sources of information online.
- Recognize that financial influencers (finfluencers) might have conflicts of interest and be paid to promote certain investment opportunities.
- Understand that new personal investment technologies and tools may offer recommendations using algorithms that do not fully consider your personal financial situation, goals, and risk tolerance, and are alert to how these technologies and tools might otherwise influence your investment decisions.
- Recognize the opportunities presented by innovative digital brokerage platforms, while being mindful of potential risks.
- Are aware of the risks associated with Digital Engagement Practices (DEPs), such as copy trading, gamification or fractional trading and consider how they align with your personal financial situation, goals, and risk tolerance.

★ **Despite the convenience of digital trading platforms, understand that technology is not a substitute for careful research, portfolio diversification and emergency preparedness, all in consideration of your personal financial situation, goals, and risk tolerance. Careful research and a focus on transparency are essential when engaging with such platforms.**

In short:

Technology and Digital Finance

Smart investors:

- Understand that digital tools can be helpful in making more informed investment decisions and in creating a long-term, risk-appropriate investment plan.
- Understand that Digital Engagement Practices, such as copy trading, gamification or fractional trading practices, may facilitate investment strategies that are contrary to your personal financial situation, goals, and risk tolerance.
- Engage with reputable platforms that have transparent practices and are properly registered.
- Know how to distinguish between influencers who create content for educational purposes and those who act purely for commercial gain.
- Do not blindly follow a influencer's recommendations; instead, evaluate the financial content creator's profile, considering their education, experience, and credentials and carefully consider any advice in light of your personal financial situation, goals, and risk tolerance.
- Recognize that while digital brokerage platforms make investing easier, ease of use does not always equate to safety.



IOSCO World Investor Week 2025 Key messages – Artificial Intelligence

Smart investors:

- Understand that AI, such as robot-advisory, algorithmic trading, and market analysis, can enhance financial services but be aware of the associated risks, including model bias, data misuse, and manipulation.
 - Know that AI-powered tools are only as reliable as the data and assumptions behind them, and should be considered only as a tool to use when making investment decisions in addition to your own careful research and understanding of your personal financial situation, goals, and risk tolerance.
 - Stay informed about the role of AI in investment platforms and products, and consider how it may influence recommendations or decisions.
 - Recognize that AI tools may generate results that appear accurate but can be misleading (“hallucinations”), particularly in customer-facing applications.
 - Value firms that uphold strong standards for data privacy and fairness.
 - Read and carefully consider any disclosures provided regarding the use of AI.
- ★ **Recognize that true investor resilience comes not just from using advanced tools, but from independently and critically evaluating the data and outcomes produced by AI systems.**
- ★ **Avoid falling into the trap of convenience through automation; instead, build resilience through a balanced approach combining technology, critical awareness, and core investment principles.**

In short:

Artificial Intelligence

Smart investors:

- Know that AI may simplify communication, but always ensure that important decisions are confirmed through official, regulated channels.
- Understand that AI-generated insights can be persuasive but avoid overconfidence by aligning choices with long-term goals and sound risk management in light of your personal financial situation, goals and risk tolerance.
- Avoid impulsive decisions by sticking to a disciplined, long-term strategy by recognizing that AI-driven platforms may encourage frequent trading.



Fraud and Scam Prevention

IOSCO World Investor Week 2025 Key messages – Fraud and Scam Prevention

Smart investors:

- Check whether an investment professional is properly registered.
- Research investment opportunities before investing and use only reliable sources of information.
- Avoid “get rich quick” and “can’t lose” schemes.
- Understand that the promise of “guaranteed” high return with little or no risk is a red flag.
- Distrust anyone who pressures them into making hurried investment decisions.
- Are suspicious of requests to wire money abroad and treat them as potential red flags for fraud.
- Never disclose personal data during unexpected calls or unsolicited communication.
- Use strong passwords and sound data security practices, such as two-factor authentication, for accounts containing financial data.
- Are skeptical of unsolicited investment offers received through social media.
- Verify the source of any investment information found online.

★ **Recognize that fraudsters actively exploit interest in investing, including in crypto assets, to steal money. For example, transnational criminal organizations may lure unsuspecting investors into scams, such as those known as “pig butchering” or relationship investment scams.**

★ **Rely on credible, verified sources to guide investment decisions and ignore unsolicited offers on social media.**

In short:

Fraud and Scam Prevention

Smart investors:

- Invest only through registered professionals and reputable platforms.
- Verify and carefully consider every investment opportunity.
- Slow down decision-making and ignore pressure to act quickly.
- Stay alert to phishing attempts and never share personal information.
- Use strong passwords and enable two-factor authentication on financial accounts.
- Are cautious of unsolicited offers on social media and always check the source.



Crypto Assets

IOSCO World Investor Week 2025 Key messages – Crypto Assets

Smart investors:

- Should, as with any investment, understand the potential risks and benefits associated with crypto assets.
- Verify whether the crypto asset platform is registered, licensed, or otherwise authorized to operate within the relevant jurisdiction.
- Understand the red flags of fraud, including of relationship investment scams, and be wary of deceptive tactics, including misleading claims and celebrity endorsements, to attract investors.



IOSCO World Investor Week 2025 Key messages – Basics of Investing

Smart investors:

- Recognize the early warnings of investment fraud and understand what they are putting their money into ('Look before you leap').
- Recognize the benefit of patient long-term, regular, and diversified investment.
- Plan for and invest according to their future needs and goals.
- Recognize the power of compound interest.
- Assess the impact of fees when choosing an investment.



Plan for life's unexpected challenges with budgeting strategies to manage risk, reduce the impact of inflation, and avoid high-interest debt