



2024

CALENDAR

CYBER SECURITY & FINANCIAL FRAUD



BEWARE OF PHISHING

Be wary of unsolicited emails, especially those requiring some urgent action. For e.g., emails indicating your bank account has been compromised and you are required to reset the password or provide personal information.

JANUARY 2024

SUN	MON	TUE	WED	THU	FRI	SAT
	1 New Year's Day	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			



BE SOCIAL BUT NOT PERSONAL

Personal information should be kept private. Use caution when sharing personal information on social networking sites. The more information you share, the easier it will be for someone to steal your identity or gain access to your data.

FEBRUARY 2024

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12 <i>Carnival Monday</i>	13 <i>Carnival Tuesday</i>	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29		



CONNECT WITH THE RIGHT PEOPLE

Make sure you're connecting with the right people or people you know. A person may create a fake account for a variety of reasons. If you have any doubts about the authenticity of an account that claims to belong to a friend, you should check with that person for confirmation.

MARCH 2024

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8 International Women's Day	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
Global Money Week						
24	25	26	27	28	29 Good Friday	30 Spiritual Baptist Shouter Liberation Day
31 Easter Sunday						



PROTECT YOUR DEVICES

- Install an antivirus and ensure it is frequently updated.
- Password protect and ensure encryption is enabled on devices.
- Create strong passwords/ passphrases, or pins for device logins.
- Lock or sign out of your device if you are stepping away from it.

APRIL 2024

SUN	MON	TUE	WED	THU	FRI	SAT
	1 Easter Monday	2	3	4	5	6
7	8	9	10 Eid-ul-Fitr (TBC)	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				



DON'T HAVE AN ACCOUNT CREATE NOW

everyone@2024

INVESTORprotection

CONNECT

Remember Me [Forget Password?](#)

BE PASSWORD SMART

- Use hard-to-guess passwords. 8-10 characters, the longer the better, using a combination of uppercase letters, lowercase letters, numbers and special characters.
- Use a passphrase, which is an easier-to-remember password that is longer, made up of four or more random words and therefore stronger.
- Don't use personal information as passwords such as your name, family names, date of birth or phone numbers.

MAY 2024

Investor Education Month

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2 TTSEC 27th Anniversary	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30 Indian Arrival Day Corpus Christi	31	



BE CAREFUL WITH PUBLIC WI-FI ACCESS

Avoid using public Wi-Fi hotspots. When you must, use a virtual private network (VPN) software to protect the data and the device by encrypting all the data that you send and receive while using a public Wi-Fi hotspot. Be sure to turn off automatic connectivity and file sharing access.

JUNE 2024

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19 <i>Labour Day</i>	20	21	22
23	24	25	26	27	28	29
30						



INTERNET SCAMS

Con artists reach millions of victims via the internet. They lie to try and convince you to either send them money or your banking information. With the internet, fraudsters can operate anonymously from anywhere in the world, making them hard to catch. Once you've given your money to an online scam artist, it's likely gone for good. Double check any information or suspicious emails you receive.

JULY 2024

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
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BOILER ROOM SCAMS

Be wary of phone calls from persons you don't know, claiming to offer you the "chance of a lifetime" to make lots of money. Saying it's a "sure thing" as long as you keep buying a certain stock. They attempt to persuade you to invest in shares that are either non-existent or worthless.

The fraudsters may provide false share certificates and other documents to make the investment seem credible. Once the fraudsters have squeezed whatever money they can from investors, they quickly disappear.



AUGUST 2024

SUN	MON	TUE	WED	THU	FRI	SAT
				1 Emancipation Day	2	3
4	5	6	7	8	9	10
11	12 International Youth Day	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31 Independence Day



**Sorry,
but NO!**

AFFINITY FRAUD

- Be wary of persons within your social groups (religious, ethnic, cultural and professional groups) trying to convince you to participate in a fraudulent investment scheme – one that is not registered, seems too good to be true and requires immediate contributions.
- These con artists will sell to a few prominent members of the community and then pitch the scam to the rest of the group by using the names of those previously sold.
- This scam often goes unreported – victims include: minority groups and the elderly.

SEPTEMBER 2024

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8 International Literacy Day	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24 Republic Day	25	26	27	28
29	30					



PONZI AND PYRAMID SCHEMES

A Ponzi scheme is a fraudulent scheme in which an operator pays money to early contributors of the scheme, based on money received from new contributors. There is no real investment.

A Pyramid scheme is a fraudulent scheme in which new members are recruited with promises of payment tied to their ability to recruit future members in the scheme. The only people sure to make money are the promoters of the fraudulent scheme.

REMEMBER! Any scheme that requires new investors to pay existing investors is a FRAUD!

OCTOBER 2024

SUN	MON	TUE	WED	THU	FRI	SAT	
		1	2	3	4	5	
		World Investor Week					
6	7	8	9	10	11	12	
13	14	15	16	17	18	19	
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27	28	29	30	31			
					Divali (TBC)		



PROHIBITED SCHEMES ARE ILLEGAL – YOU CAN BE CHARGED

Section 165 (A) of the Securities Act states.

- Persons who Establish or Operate a Prohibited scheme : **Ten Million and Ten Years Imprisonment**
- Persons who Knowingly Participate in a Prohibited scheme: **Five Million and Five Years Imprisonment**
- Persons who Knowingly Advertise or Invite another person to a Prohibited scheme: **Two Million and Three Years Imprisonment**

NOVEMBER 2024

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19 International Men's Day	20	21	22	23
24	25	26	27	28	29	30



HOW TO COMPLAIN AND REPORT A SCAM

Investors, need to submit a complaint?

- Submit a complaint about your investment, investment adviser, broker-dealer or the company holding your investment.
- Complete an online complaint form on the TTSEC's corporate website at www.ttsec.org.tt

Need to report an investment scam?

- Download the TTSEC's 'Investor Protection Mobile Application' available on both Apple and Google Play stores and **report a Scam or tip anonymously** to the TTSEC.

DECEMBER 2024

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25 Christmas Day	26 Boxing Day	27	28
29	30	31				



2025 CALENDAR

JANUARY

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FEBRUARY

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MARCH

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30	31					

APRIL

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MAY

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JUNE

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29	30					

JULY

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AUGUST

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30	31					

SEPTEMBER

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OCTOBER

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NOVEMBER

S	M	T	W	T	F	S
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DECEMBER

S	M	T	W	T	F	S
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7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
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TRINIDAD AND TOBAGO SECURITIES AND EXCHANGE COMMISSION

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