

Keeping your investment safe

There have been many headline grabbing stories of criminals hacking into the computer systems of banks, mobile phone companies, utility providers and even the HMRC, with one simple aim – to obtain the personal details of clients and taxpayers which will allow them to access their bank accounts.

Financial crime, including cybercrime, is a top priority for governments and businesses alike on a global scale. In 2015, the government issued its first National Risk Assessment considering the overall impact and cost to the UK of financial crime activities, and specifically money laundering and terrorist financing. They found that the social and economic cost of money laundering amounts to an estimated £24 billion a year and the resulting criminal actions, not surprisingly, presents a significant risk to the UK. However, whilst money laundering and terrorist financing tend to grab the headlines, they are not the only areas of financial crime which we need to be aware of. Identity theft, impersonation fraud, and cybercrime all have the potential to affect us all personally. The global cost of cybercrime and fraud is estimated to be US\$1 trillion per year, with 1 in 5 web and internet users falling victim of a scam email or website, with a staggering £1.2 billion lost to investment scams in the UK alone. **We place the highest importance on the security of your investments and your personal data and we have systems, policies and procedures designed to provide protection. However, with your assistance we can reduce the risks even further.**



What Premier Asset Management is doing

- ✓ We will never cold call you – we will only contact you by telephone to verify an instruction that you have already made, and to ensure your request is genuine
- ✓ We will verify your identity against our records before we release any details of your investments, so if you do call us, it would be helpful if you could have your account details to hand
- ✓ We will never request personal data by email, and that includes personal information, bank details or other sensitive data, although we may call, or write to you to verify your bank details
- ✓ We may use an accredited service company to verify your details, which enables us to check any information provided to confirm that it is genuine
- ✓ From time to time, we will request personal documents, such as passports and driving licences, from you in order to ensure your identity is protected. We appreciate that this may be inconvenient, but it is essential in ensuring that we only take instructions from you and not somebody who may have stolen your identity. We will only request them if we consider it necessary, and as a preventative measure. As photocopies, emails and faxes can easily be altered, we will want to see original documents as they have special identifiers which are more difficult to forge
- ✓ We provide relevant documentation for your investment on our website or we will send it to you through the post. We will not send emails which require you to contact us or for you to click on a link
- ✓ We provide an online valuation service, but if there is inactivity for 180 days, or the system detects malware on your PC, your account will be locked automatically and you will not be able to access your account.

What you can do to help

- ✓ If you change your address, please let us know as soon as possible and provide evidence, such as a utility bill, to enable us to complete our reverification checks
- ✓ If you change, or stop using the services of your financial adviser, please let us know so that we can update our records and prevent your information being sent out erroneously
- ✓ If you know or believe that your identity or your account information has been stolen, please let us know as soon as possible so we can put in place extra measures to protect your investments and prevent any unauthorised transactions occurring
- ✓ If you do receive any correspondence relating to your account, particularly changing your personal details that you did not initiate, please contact us immediately so we can investigate this further
- ✓ If we request information from you to support our management of your investment or account, please provide it as quickly and accurately as possible to prevent any unnecessary delays in processing requests from you

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Above all, please remain vigilant and remember that 'if it seems too good to be true, it probably is'.

Fraudsters often try to impersonate firms like Premier Asset Management, cloning logos and setting up fake email accounts or websites. We recommend that you always take the time to check that a firm is authorised. You can contact the Financial Conduct Authority (FCA) at www.fca.org.uk or on **0800 111 6768** or by contacting the company directly. Their contact details should be widely available – **DO NOT click on email links or call telephone numbers that look odd** – check first. It is always worthwhile carefully checking the web address and email details on any correspondence received, to ensure it is genuine.

If you are in any doubt of what you should do or if you have concerns regarding your investment information, please get in touch.

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