



WORLD INVESTOR WEEK 2019

PUBLIC REPORT

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INTRODUCTION

The World Investor Week (WIW) is an initiative of the International Organization of Securities Commissions (IOSCO)¹ that was conceived to raise awareness about the importance of investor education and protection. The project, organized and implemented by IOSCO's Committee 8 on Retail Investors (C8), consists of up to a week of outreach activities carried out by participating IOSCO member jurisdictions. A key objective of the WIW is to highlight the importance of investor education and protection, including in resource-constrained jurisdictions.

By using the IOSCO network to facilitate a coordinated and, therefore, a more powerful approach, the WIW also provides a framework for individual jurisdictions to publicize their investor education and protection initiatives and to deliver more tailored messaging within their jurisdictions.

In October 2019, IOSCO, with the support of other organizations, carried out the third edition of WIW and achieved exciting results that suggest an increasing impact achieved by the IOSCO campaign.

¹ The International Organization of Securities Commissions (IOSCO) is the international body that brings together the world's securities regulators and is recognized as the global standard setter for the securities sector. IOSCO develops, implements and promotes adherence to internationally recognized standards for securities regulation. It works intensively with the G20 and the Financial Stability Board (FSB) on the global regulatory reform agenda.

THE WORLD INVESTOR WEEK

World Investor Week is a week-long, global campaign promoted by IOSCO to raise awareness of the importance of investor education and protection and to highlight the various initiatives of securities regulators in these two critical areas. From 30 September through 6 October 2019, IOSCO securities regulators and other IOSCO members on six continents undertook a range of activities, such as offering investor-focused information and services, promoting contests to increase awareness of investor education initiatives, organizing workshops and conferences, and conducting local/national campaigns in their jurisdictions.

WIW has two primary objectives, namely (i) to disseminate key messages that support investor education, investor protection and financial literacy; and (ii) to foster learning opportunities for investors.

The campaign also aims at strengthening collaboration among IOSCO members on investor education and protection initiatives, and raising IOSCO's visibility among key international stakeholders.

At the international level, WIW has the following set of objectives (and goals):

- achieving considerable participation of IOSCO members; and
- engaging international organizations/forums in the campaign, by enlisting supporters that endorse the campaign and/or promote events and activities.

A total of 75 ordinary IOSCO members, representing 74 jurisdictions, participated in WIW 2019. Fifteen non-IOSCO jurisdictions also participated. Several global and regional organizations endorsed or supported WIW. Those institutions are detailed in the "Supporters" section below in this report.

IOSCO members also were encouraged to set their objectives and goals at the local level.

Local members conducted the work in each jurisdiction, and determined the scope and timing of their participation. Only non-commercial activities were permitted and all information was required to be unbiased, with no recommendations made on specific investment products or services.

Non-members were allowed to participate if invited to do so by an IOSCO member. At the national level, self-regulatory organizations, industry associations and market participants, as well as non-governmental organizations (NGOs) were allowed to participate, at the discretion of each jurisdiction.

Third parties were barred from supporting the WIW financially, and were required to follow rules laid down in the implementation plan if they wished to take part in the campaign.

SUPPORTERS

WIW 2019 continues the trend of attracting more and more supporters. As in the previous editions, major multilateral organizations supported and endorsed WIW 2019. That was the case of the G20, the World Bank Group, the Organization for Economic Cooperation and Development (OECD), the Inter-American Development Bank (IDB), the Sustainable Stock Exchange Initiative (SSE Initiative) and the International Network of Financial Services Ombudsman Schemes (the INFO Network). In addition, nine regional and global organizations participated in WIW 2019, namely, CFA Institute, Financial Planning Standards Board, Global Financial Literacy Excellence Center (GFLEC), International Forum for Investor Education (IFIE), IFIE Americas Caribbean Working Group, IFRS Foundation, IOSCO Asia Pacific Hub, Union of Arab Securities Authorities (UASA), and the World Federation of Exchanges.

G20

The Group of Twenty (G20) is the premier forum for its members' international economic cooperation and decision-making. Its membership comprises 19 countries plus the European Union. G20 leaders meet annually. In addition, Finance Ministers and Central Bank Governors meet regularly during the year to discuss ways to strengthen the global economy, reform international financial institutions improve financial regulation and implement the key economic reforms that are needed in each member economy.

World Bank

The World Bank is a vital source of financial and technical assistance to developing countries around the world. It is not a bank in the ordinary sense but a unique partnership to reduce poverty and support development. The bank provides low-interest loans, zero to low-interest credits, and grants to developing countries. These support a wide array of investments in such areas as education, health, public administration, infrastructure, financial and private sector development, agriculture, and environmental and natural resource management. Some of its projects are co-financed with governments, other multilateral institutions, commercial banks, export credit agencies, and private sector investors.

OECD

The mission of the Organization for Economic Co-operation and Development (OECD) is to promote policies that will improve the economic and social well-being of people around the world. The OECD provides a forum in which governments can work together to share experiences and seek solutions to common problems. It works with governments to understand what drives economic, social and environmental change. Currently, the OECD is focused on helping governments around the world to restore confidence in markets and in the institutions behind them; return public finances to health as a basis for future sustainable economic growth; foster and support new drivers of growth through innovation, environmentally friendly 'green growth' strategies and the development of emerging economies; and assist people of all ages to develop the skills to work productively and enthusiastically in the jobs of tomorrow.

IDB

The Inter-American Development Bank works to improve the lives of people in Latin America and the

Caribbean. Through financial and technical support for countries working to reduce poverty and inequality, it helps improve health and education, and advance infrastructure. IDB's aim is to achieve development in a sustainable, climate-friendly way. The Bank's current focus areas include three development challenges – social inclusion and inequality, productivity and innovation, and economic integration – and three cross-cutting issues – gender equality and diversity, climate change and environmental sustainability, and institutional capacity and the rule of law.

SSE

The Sustainable Stock Exchange is a UN Partnership Program of the UN Conference on Trade and Development (UNCTAD), the UN Global Compact, the UN Environment Program Finance Initiative (UNEP FI), and the Principles for Responsible Investment (PRI). Launched in 2009 by the UN Secretary General, it convenes Partner Exchanges from around the world who join the SSE by signing a voluntary public commitment. SSE has a vision of a world where capital market signals align with public policy goals on sustainable development.

Its mission is to build the capacity of stock exchanges and securities market regulators to promote responsible investment in sustainable development and advance corporate performance on environmental, social and governance issues.

INFO Network

The International Network of Financial Services Ombudsman Schemes (the INFO Network) is the worldwide association for financial services ombudsmen — independent and impartial out-of-court schemes and offices that resolve complaints brought by consumers (and, in some cases, small businesses) against banks, insurers and/or other financial services providers. Formalized in 2007, the INFO Network facilitates co-operation among its members to build expertise in external dispute resolution by exchanging experiences and information in areas such as scheme/office structures, functions and governance models; scheme/office codes of conduct; use of information technology; handling of systemic issues; cross border referral of complaints; and staff training and continuing education.

CFA Institute

CFA Institute is the premier global association for investment management professionals. It stands for creating an environment where investors' interests come first, markets function at their best, and economies grow. The mission of CFA Institute is served by generating value for core investment management professionals and engaging with the core investment management industry to advance ethics, market integrity, and professional standards of practice, which collectively contribute value to society.

CFA Institute seeks to set professional standards for investment management practitioners and broadly engage other finance professionals through their interest and interactions with the investment management industry. Improving outcomes for investors advances our social mission and benefits members through greater demand for educated and ethical investment management professionals.

GFLEC

The Global Financial Literacy Excellence Center (GFLEC) envisions a world in which individuals have the financial knowledge they need to fully participate in the economy and build secure futures. In

working toward that vision, GFLEC has positioned itself as the world's leading incubator for financial literacy research, policy, and solutions.

GFLEC launched in 2011 at the George Washington University School of Business in Washington, D.C. Since then, it has pioneered breakthrough tools to measure financial literacy, developed and advised on educational programs, and crafted policy guidelines aimed at advancing financial knowledge in the United States and around the globe.

IFIE

The International Forum for Investor Education — IFIE — is a unique alliance chartered in 2005 that brings together private sector and public sector providers of investor education to improve the effectiveness of investor education programs around the world. The Forum serves as a clearinghouse for the exchange of information and ideas among providers of investor education from different jurisdictions, including organizations that are just developing or planning to develop investor education programs.

IFRS

The IFRS Foundation is a not-for-profit, public interest organization established to develop a single set of high-quality, understandable, enforceable and globally accepted accounting standards—IFRS Standards—and to promote and facilitate adoption of the standards. IFRS Standards are set by the IFRS Foundation's standard-setting body, the International Accounting Standards Board.

Accounting standards are a set of principles companies follow when they prepare and publish their financial statements, providing a standardized way of describing the company's financial performance. Publicly accountable companies (those listed on public stock exchanges) and financial institutions are legally required to publish their financial reports in accordance with agreed accounting standards.

World Federation of Exchanges (WFE)

The WFE is the global industry group for exchanges and clearing houses (CCPs) around the world. It represents over 250 market infrastructures ranging from those that operate the largest financial centers to those that run frontier markets. Founded in 1961, the Federation was set up to contribute to "the development, support and promotion of organized and regulated securities markets in order to meet the needs of the world's capital markets in the best interests of their users."

Members of WFE include over 50 distinct CCP clearing services including stand-alone CCPs. WFE exchanges are home to nearly 48,000 listed companies, and the market capitalization of these entities is over \$70.2 trillion; around \$95 trillion in trading annually passes through the infrastructures WFE members safeguard. The WFE seeks to ensure regulatory outcomes that foster well-functioning capital markets and reinforce systemic stability in addition to developing markets.

HOW TO PARTICIPATE

WIW 2019 will again take place during the second week of October, with participating jurisdictions having the flexibility to organize their activities around this week. Organizations interested in joining WIW can contact the national coordinator in their jurisdiction. A full list of participating jurisdictions and lead organization in each one is available online at <http://www.worldinvestorweek.org/participants.html>.

A website for WIW (www.worldinvestorweek.org) contains useful information for participating jurisdictions and supporting organizations, including press releases and the WIW Implementation Guide.

ABOUT IOSCO

The International Organization of Securities Commissions (IOSCO) is the international body that brings together the world's securities regulators and is recognized as the global standard setter for the securities sector. IOSCO develops, implements and promotes adherence to internationally recognized standards for securities regulation. It works intensively with the G20 and the Financial Stability Board (FSB) on the global regulatory reform agenda.

IOSCO believes the need for investor education and financial literacy has never been greater than today. As the financial marketplace continues to evolve and innovate, investment products are becoming increasingly complex and financial services increasingly diverse. Retail investors require a greater understanding of key financial concepts to comprehend and evaluate the choices available to them and to avoid financial fraud. Strengthening investor education and financial literacy programs also is essential at a time when responsibility for saving and investing for retirement is shifting from the employer to the individual in many jurisdictions.

In response to these challenges, the IOSCO Board approved the establishment of the Committee 8 on Retail Investors in June 2013. The Committee's primary mandate is to conduct IOSCO's policy work on retail investor education and financial literacy. Its secondary mandate is to advise the IOSCO Board on emerging retail investor protection matters and conduct investor protection policy work as directed by the IOSCO Board. Annex I shows the C8 structure.

WIW is an IOSCO initiative coordinated by Committee 8 with the support of IOSCO's General Secretariat. Committee 8 established a WIW Working Group³ to take the project forward and to act as regional coordinators.

The General Secretariat, in turn, is the point of contact for all IOSCO members, committees and task forces, and is responsible for the day-to-day functioning of IOSCO.

The Secretary General and the Deputy Secretary General manage and coordinate the Secretariat's work, and perform duties of high-level representation with institutions such as the Financial Stability Board (FSB), the Basel Committee on Banking Supervision (BCBS), and the Committee on Payments and Market Infrastructures (CPMI). They also provide support to members and ensure the smooth and effective functioning of the Board, the Growth and Emerging Markets Committee, the Affiliate Members Consultative Committee, the regional and policy committees and the task forces. The Secretary General and his deputy seek to ensure transparency, inclusivity and accountability

³ Members of the working group include: CVM Brazil and US SEC (co-chairs), CNBV (Mexico), CNMV (Spain), CNV (Argentina), CONSOB (Italy), CSRC (China), FSA (Japan), IFSA (Indonesia), ISA (Israel), US FINRA, JSDA (Japan) and SC (Malaysia).

throughout the organization. They engage regularly with political and industry representatives.

CONTACT:

<http://www.worldinvestorweek.org/contact.php>

REPORTS OF JURISDICTIONS

ANGOLA

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: CAPITAL MARKET COMMISSION

OTHER IOSCO MEMBERS: N/A

OTHER PARTICIPANTS: CENTRAL BANK (BNA), STOCK EXCHANGE (BODIVA), NATIONAL COUNCIL FOR FINANCIAL STABILITY (CNEF), COMERCIAL BANKS, MEDIA LIBRARY NETWORK (MEDIATECA), SCHOOLS, UNIVERSITIES AND ASSOCIATIONS

In Angola, the World Investor Week (WIW) was promoted by the Capital Markets Commission (CMC), an IOSCO ordinary member since July 2017, for the third consecutive year, through its Department of Communication and Financial Education (DCEF), which was responsible for planning, organizing and implementing all the activities carried out.

During that week a number of educational actions were carried out that contribute to the gradual increase of awareness of the role of current and potential investors in the financial system, namely:

1. Exhibition of short length videos on securities market on national television (TPA);
2. Opinion article, radio debate and interviews promoting the event on national channels;
3. Change of digital signature, press releases on the institutional website and intranet;
4. Organization of an Investor's Fair

This year CMC held the second edition of the Investor Fair on 3, 4 and 5 October with the support of several players from the Angolan financial system and the Angolan Media Library Network. The aim was to promote a series of educational activities aimed, particularly, at a younger audience. The Investor Fair took place at the Mediateca "28 de Agosto" (Largo das Escolas) and "Zé Dú" (Cazenga), and the inauguration was made by the Honourable First Lady of the Republic of Angola, Mrs. Ana Dias Lourenço.

The fair registered approximately two thousand and four hundred (2,400) visitors, an increase of 71.5% compared to last year. Access was free and was attended by prominent government officials, business associations, representatives of high school and university institutions (public and private) and other professionals from the financial system.

Visitors had the opportunity to review and learn new concepts and themes related to the Securities Market, understand the dynamics of financial markets and make investments through playful activities and lectures. It was possible to test the level of financial literacy of the visitors by completing a multiple-choice questionnaire.

Chart 1. Activities carried out on Investor's Fair

Presentations	Debate Panels	Public Interviews
Exhibition of Financial Education Activities of CMC 2014-2019	Financial Literacy surveys	Monopoly
Finance mini-course for children	Hunting Financial Words	Theatre about economic development

Exhibition of handcraft piggy (chicken) banks	Fair's radio broadcasting securities concepts and savings ideas	Exhibition of economic and finance books
Stock Market Game	Banks and other financial institutions stands	

This event is an opportunity to converge efforts between the different players of the financial sector and other entities linked to the Angolan financial system (Central Bank, National Council for Financial Stability, BODIVA and commercial banks) and educational institutions (public and private schools and universities), with the main objective of transmitting the basic principles issued by IOSCO, such as the importance of financial education to financially include the population and investor protection.

Each year the CMC has been able to reach a larger number of people through lectures, panel discussions, interviews, financial courses, games and other cultural activities, and all these activities have a common denominator "financial education".

With regard to market players, there is an increasing awareness of the need to carry out activities related to financial literacy and that the efforts of all generate greater and better results.



ARGENTINA

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: MARÍA GEANDET

Other IOSCO MEMBER: COMISIÓN NACIONAL DE VALORES (CNV)

OTHER PARTICIPANTS:

1. ASOCIACIÓN DE BANCOS ARGENTINOS (ADEBA)
2. ASOCIACIÓN DE BANCOS DE LA ARGENTINA (ABA)
3. ASOCIACIÓN DE BANCOS PÚBLICOS Y PRIVADOS DE LA REPUBLICA ARGENTINA (ABAPPRA)
4. BALANZ CAPITAL VALORES S.A.U. (ALYC-PROPIO N° 210)
5. BANCO CENTRAL DE LA REPUBLICA ARGENTINA (BCRA)
6. BOLSA DE COMERCIO DE BUENOS AIRES
7. BOLSA DE COMERCIO DE ROSARIO
8. BOLSAS Y MERCADOS ARGENTINOS (BYMA)
9. BULL MARKETS BROKERS S.A. (ALYC-PROPIO N° 247)
10. CAJA DE VALORES S.A.
11. CÁMARA ARGENTINA DE FONDOS COMUNES DE INVERSIÓN (CAFCI)
12. CÁMARA DE AGENTES DE BOLSA (CADAB)
13. COLEGIO DE ESPECIALISTAS, IDONEOS Y PROFESIONALES EN MERCADO DE CAPITAL (CEIPMC)
14. FINGURU
15. FUNDACIÓN BOLSA DE COMERCIO DE BUENOS AIRES
16. FUNDACIÓN MATBA
17. FUNDACIÓN UADE
18. INSTITUTO ARGENTINO DE MERCADO DE CAPITAL (IAMC)
19. INSTITUTO NACIONAL DE JUVENTUD (INJUVE)
20. MERCADO A TÉRMINO DE BUENOS AIRES (MATBA) - ROFEX S.A.
21. MERCADO ARGENTINO DE VALORES (MAV)
22. OCCILIS S.A. (AP N° 1029)
23. PORTFOLIO S.A. (AP N° 493)
24. RESEARCH FOR TRADERS
25. ROFEX TRADING SCHOOL (TRS)
26. ROSARIO FINANZAS
27. SAN JUAN BURSÁTIL S.A (ALYC-PROPIO N° 342)
28. S&P DOW JONES INDICES (S&PDJI)

29. TMF GROUP
30. UNIVERSIDAD ARGENTINA DE LA EMPRESA (UADE)
31. UNIVERSIDAD BLAS PASCAL (UBP)
32. UNIVERSIDAD CATÓLICA ARGENTINA (UCA)
33. UNIVERSIDAD CATÓLICA ARGENTINA DE ROSARIO (UCA)
34. UNIVERSIDAD CHAMPAGNAT
35. UNIVERSIDAD DE PALERMO (UP)
36. UNIVERSIDAD DESAN ANDRÉS (UDESAR)
37. UNIVERSIDAD DEL CEMA (UCEMA)
38. UNIVERSIDAD DEL NORTE SANTO TOMAS DE AQUINO (UNSTA)
39. UNIVERSIDAD NACIONAL DE ROSARIO (UNR)
40. UNIVERSIDAD NACIONAL DE TRES DE FEBRERO (UNTREF)
41. UNIVERSIDAD TORCUATO DI TELLA (UTDT)
42. UNTREF - AGENTE DE CALIFICACIÓN DE RIESGO UNIVERSIDAD PÚBLICA

CNV Argentina coordinated the WIW 2019 Agenda, which included 41 activities carried out by 42 institutions including capital market actors (stock exchanges and brokers), universities, government entities and associations. The activities took place in 5 cities across the country and by internet.

School and university students, young professionals, and young entrepreneurs, participated in the activities. The activities included: seminars, workshops, talks and conferences given by market specialists, educational videos, and games.

The topics promoted during the WIW 2019 considered the Capital Market role; investment instruments, investor protection, SME's; etc.

Furthermore, the official launch of WIW 2019 took place in Rosario, provincial de Santa Fe, at the Bolsa de Comercio de Rosario. The event included talks, games, and videos for 340 students from 6 public and private high schools and the Universidad Nacional de Rosario.

With regard to the disclosure of the WIW agenda, the CNV disseminated these activities through the website designed for this purpose.

On the other side, the participating institutions disseminated the campaign through: graphic communications media, radio programs, e-mails, social networks (Twitter, Facebook, Instagram, LinkedIn, YouTube) through newsletter and posts, web pages, press releases, virtual flyers, etc. All the institutions which decided to participate in the WIW, promoted the campaign and the financial education activities from Argentina.

The total attendance to the activities reached 4.245 people and by the social network they reached more than 216.000 people.



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MtR @matba_rofex

1 Oct | #Webinar Uso y Beneficios del Mercado de Futuros

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#TRS #SemanaMundialDelInversor #WIW2019 cc @CNVArgentina

#EducaciónFinanciera #Capacitación #FuturosOpciones



Tú y 2 más

Vanina D'Angelo @VaninaDAngelo

Semana Mundial del Inversor - Matba Rofex en el laboratorio de UADE.

#WIW2019 #TRS #FundaciónMATba

Traducir Tweet



MtR y 2 más

9:52 a. m. · 2 oct. 2019 · Twitter Web App

MtR @matba_rofex

Transferencia de Riesgo

Parte de una serie de videos creados con el objetivo de difundir en un lenguaje sencillo el rol de los mercados de futuros en la economía real.

#EducaciónFinanciera #MercadodeCapitales #Futuros #TRS #Capacitación #Cursos #Trading



Transferencia de Riesgo

Una serie de videos con el objetivo de difundir en un lenguaje sencillo el rol de los mercados de futuros en la economía real...

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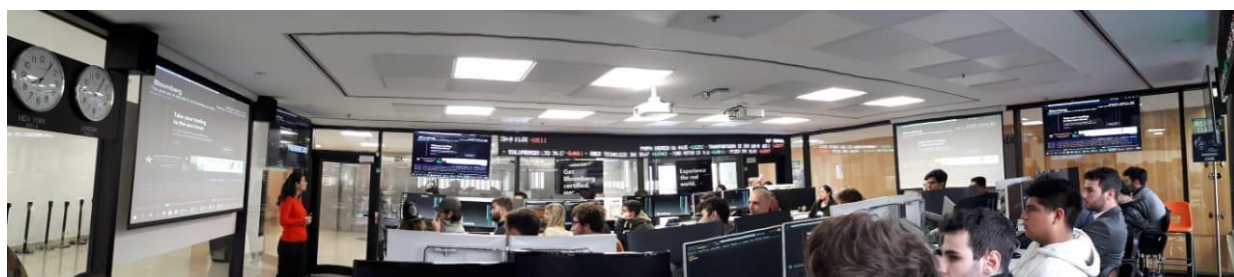
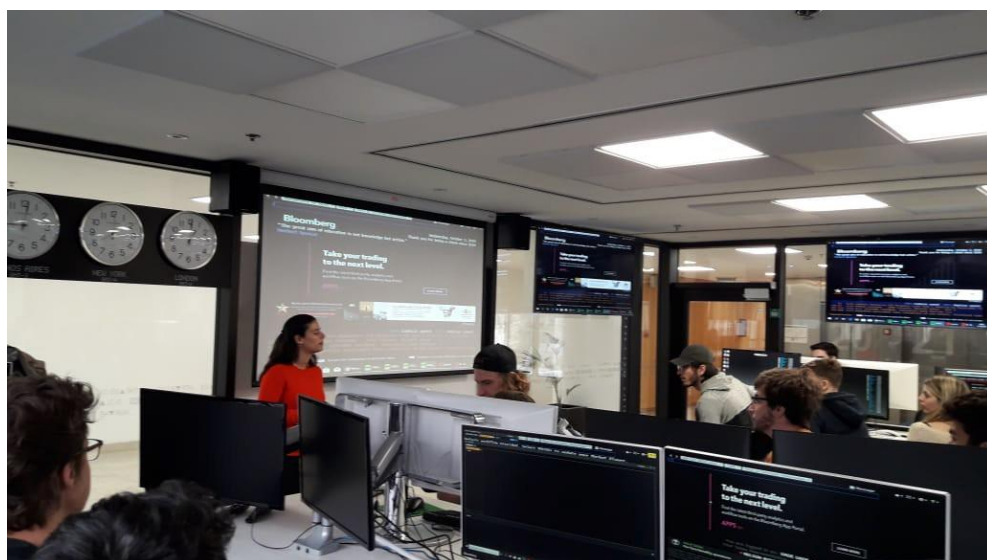
Semana Mundial del Inversor

@ggrodri, Gte de Adm. y Finanzas de #MatbaRofex junto a Tomás Lujambio del @MAVSAOficia

#EducacionFinanciera #IOSCOWIW2019 #SemanaMundialdelInversor cc @BCRprensa @CNVArgentina



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SEMANA MUNDIAL DEL INVERSOR



WEBINAR



1 de octubre

10:30 horas. Duración: 1 hora.

USO Y BENEFICIOS DEL MERCADO DE FUTUROS

Expositora: Mariana Pellegrini, Fundación MATBA

[Inscríbete aquí](#)





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del 30 al 06 de octubre

Semana Mundial del Inversor

CNV COMISIÓN NACIONAL DE VALORES REPÚBLICA ARGENTINA

CNV Argentina on Twitter
twitter.com

14

Recomendar Comentar Compartir

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Sé el primero en comentar esto

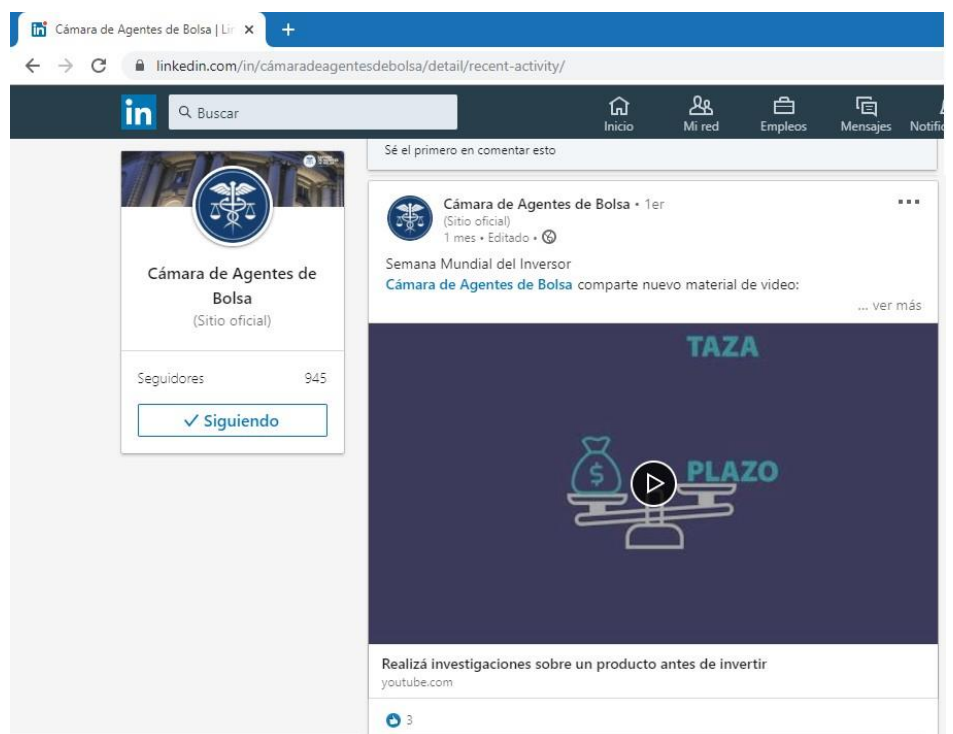
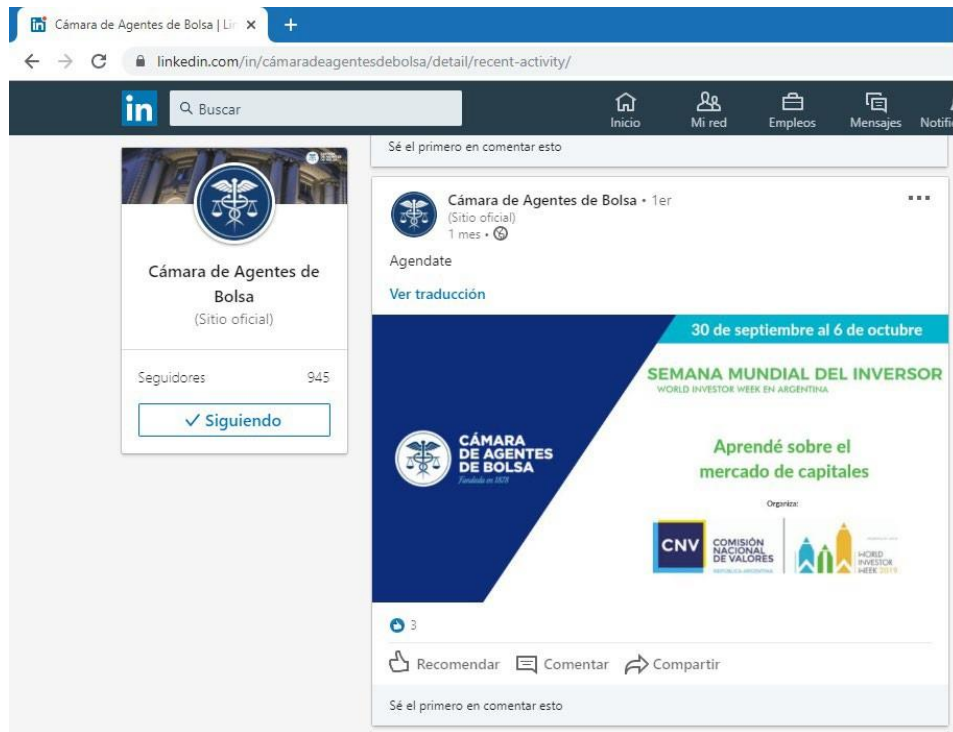
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9





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bull_market_brokers HOY a las 19hs **RAMIRO MARRA TE INVITA A UNA CHARLA SOBRE FINANZAS Y ECONOMÍA**

La charla será presencial, pero a su vez la transmitiremos en vivo a través de nuestro Instagram @bull_market_brokers y Facebook /bullmarketbrokers

Para participar ingresá:
<https://www.eventbrite.com.ar/e/ramiro-marra-te-invita-a-una-charla-sobre-finanzas-y-economia-tickets-72402370439>

Ver los 4 comentarios

atilasrbn Hola gente Bull Market, no tengo grandes inversiones, pero cada vez que llamo para hacer consultas tardo una eternidad en ser atendido. Hoy llame cerca del mediodía y había 8 en espera segun el contestador. Después llame a partir de la 17 y dejé el teléfono en alta voz para ver si me atendían. Me extraña que había solo 6 en cola de

Les gusta a apayaslia y 87 personas más

4 DE OCTUBRE

Añade un comentario... [Publicar](#)



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bull_market_brokers HOY a las 19hs **Operatoria de Futuros** a las 19hs A cargo de José Luis Paves, asesor financiero en Bull Market Brokers

La charla les permitirá aprender a operar y a conocer las ventajas de estos instrumentos financieros. Aprenderá a hacer coberturas de riesgos, como así también invertir en activos tales como Dólar, Acciones, Soja, Petróleo, Oro, entre otros.

La charla será presencial, pero a su vez la transmitiremos en vivo a través de nuestro Instagram @bull_market_brokers y Facebook /bullmarketbrokers

Para participar:
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Ver los 2 comentarios

87 Me gusta

3 DE OCTUBRE

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bull_market_brokers HOY a las 19hs  Dentro del marco de LA SEMANA MUNDIAL DEL INVERSOR  **FONDOS COMUNES DE INVERSIÓN**, a cargo de Alejandro Álvarez, asesor financiero en Bull Market Brokers.

Aprendí todo sobre los Fondos Comunes de Inversión de forma rápida y sencilla. Desde FondosOnline podés acceder a más de 100 fondos y, junto con asesoramiento personalizado y recomendaciones a medida, cumplir con tus objetivos inversión. No se requiere formación académica previa.

La charla será presencial, pero a su vez la transmitiremos en vivo a través de nuestro Instagram @bull_market_brokers y Facebook /bullmarketbrokers

Para poder participar:
<https://www.eventbrite.com.ar/e/semana-mundial-del-inversor-fondos-comunes-de-inversion-tickets-72399245091>

 Les gusta a losfinancieros y 60 personas más

2 DE OCTUBRE

Añade un comentario... 



bull_market_brokers
Bull Market Brokers

bull_market_brokers HOY a las 19hs  **COMO OPERAR ACCIONES**  A cargo de José Luis Pavesia, asesor financiero en Bull Market Brokers

Aprendí a invertir en acciones de forma rápida y sencilla. Desde Bull Market Brokers podés abrir tu cuenta y acceder a todas las acciones del mercado argentino. En esta charla vas a aprender los conceptos fundamentales de valuación para tomar la mejor decisión. No se requiere formación académica previa.

La charla será presencial, pero a su vez la transmitiremos en vivo a través de nuestro Instagram @bull_market_brokers y Facebook /bullmarketbrokers

Ver los 7 comentarios

martinez.fer_ Horario?
finanzascongabriel      

 Les gusta a losfinancieros y 171 personas más

1 DE OCTUBRE

Añade un comentario... 



30 de Septiembre al 4 de Octubre

LOS INVITAMOS A PARTICIPAR
LA SEMANA MUNDIAL DEL INVERSOR 2019

BULL MARKET BROKERS | CNV COMISIÓN NACIONAL DE VALORES REPÚBLICA ARGENTINA | WORLD INVESTOR WEEK 2019

Bull Market Brokers

Publicado por Abril Literas [?]
· 27 de septiembre ·

SEMANA MUNDIAL DEL INVERSOR 2019

✓ Lunes: <https://eventbrite.com.ar/e/semana-mundial-del-inversor-introduccion-al-mercado-tickets-72386342499>

✓ Martes: <https://eventbrite.com.ar/e/semana-mundial-del-inversor-como-operar-acciones-tickets-72392839933>

✓ Miércoles: <https://eventbrite.com.ar/e/semana-mundial-del-inversor-fondos-comunes-de-inversion-tickets-72399245091>

✓ Jueves: <https://eventbrite.com.ar/e/semana-mundial-del-inversor-operatoria-de-futuros-tickets-72401235043>

✓ Viernes: <https://eventbrite.com.ar/e/ramiro-marra-te-invita-a-una-charla-sobre-finanzas-y-economia-tickets-72402370439>

Etiquetar foto · Agregar ubi... · Editar

6.037 Personas · 457

Promocionar publicación

Comment as Bull Market ...



FINGURU

Hola,

En el marco de la Semana Mundial del Inversor en [FinGuru](#) redoblamos la apuesta. Sabemos que ahorrar no es fácil y que poner nuestro dinero en movimiento muchas veces genera pánico por falta de conocimiento e ideas de inversión.

Es por ello que brindaremos dos charlas presenciales para que puedas seguir creciendo financieramente. La primera apuntará a que aprendas a invertir y la segunda te brindará opciones para que cuides tu capital.

Martes 1 de Octubre | 08.30 Horas **"Aprendé a Invertir"**, con Daniela Wechselblatt
Reconquista 575, Capital Federal

[Reservá tu lugar](#)

Miércoles 2 de Octubre | 08.30 Horas **"Cómo resguardar tu dinero"**, con Gustavo Neffa
Reconquista 575, Capital Federal

[Reservá tu lugar](#)

No te pierdas la oportunidad de adquirir conocimientos con los especialistas de Fin.Guru.

Saludos,
Cande de Fin.Guru



CHARLAS

GRATUITAS
PRESENCIALES

CUPOS LIMITADOS

- Aprendé a invertir

MARTES 1 DE OCTUBRE 8.30 HORAS

INSCRIPCIÓN: bit.ly/Charla1-FinGuru2019

- Cómo resguardar tu dinero en tiempos de crisis

MIÉRCOLES 2 DE OCTUBRE 8.30 HORAS

INSCRIPCIÓN: bit.ly/Charla2-FinGuru2019



COMISIÓN
NACIONAL
DE VALORES
REPÚBLICA ARGENTINA



WORLD
INVESTOR
WEEK 2019



FIN GURU

RECONQUISTA 575, MICROCENTRO

CAPITAL FEDERAL

AUSTRALIA

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: AUSTRALIAN SECURITIES AND
INVESTMENTS COMMISSION

Other IOSCO MEMBER:

OTHER PARTICIPANTS:

In October 2019, ASIC's MoneySmart took part in World Investor Week with the aim to:

- raise awareness of cryptocurrencies and ICO's with Australians
- educate Australian consumers around general investing concepts
- inform Australians on checking for investment scams.

ASIC's MoneySmart website: ASIC's MoneySmart homepage promoted the '[Initial Coin Offerings](#)' and '[Develop an investing plan](#)' webpages (see attached website screengrab). 'Develop an investing plan' was the homepage's most popular feature that week with 111 clicks (over 25%).

ASIC's MoneySmart investing content was viewed over 52,000 times, with the following pages being the most popular content:

- [Smart ways to invest \\$10,000](#)
- [Exchange traded funds](#)
- [Invest smarter](#)
- [Choosing a financial adviser](#)
- [How to buy and sell shares](#)

ASIC's MoneySmart Tips newsletter promoted the articles on Initial Coin Offerings and Develop an investing plan. Develop an investing plan was the second most popular content with 961 clicks.

Social media: ASIC's MoneySmart shared a number of posts on Facebook and Twitter during the week, highlighting investment information. The social posts included information on:

- The golden rules of investing.
- Improving understanding of investment concepts;
- Knowing the signs of an investment scam;
- Understanding cryptocurrencies and ICO's and how they work;
- Working out your financial goals and allocating a time frame to achieve each goal;
- An explanation of different types of investments and how to build an investment portfolio;

The social posts reached over 92,000 people and generated more than 5,000 engagements with our content. We also ran two Facebook campaigns promoting our 'Invest Smarter' content. These posts generated 2,000 clicks to read our content. A sample of Facebook and Twitter posts is provided below.



Must reads



Initial coin offerings: what are they?



How to spot a phishing scam



Develop an investing plan



What to do after a natural disaster



If you are new to investing, being well prepared will improve your chances of success. Start with setting your financial goals ...See More



MONEYSMART.GOV.AU

Invest Smarter

Do you want to learn how to inve...

LEARN MORE



October 2019



School banking review

Have your say



Develop an investing plan

Set your goals



Storms, floods and fire

Are you covered?



Phishing scams

How to protect yourself



Initial coin offerings

Find out the risks



Money SmartAu

Published by [redacted] · October 3 ·

What are some tips you have for someone starting out on their investing journey?

Money SmartTeam @MoneySmartTeam

Know the risks of investing in an Initial Coin Offering (ICO)

#WorldInvestorWeek

<https://www.moneysmart.gov.au/investing/investment-warnings/initial-coin-offerings-icos#risks> ...

BAHAMAS

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: SECURITIES

COMMISSION OF THE BAHAMAS

OTHER IOSCO MEMBERS: N/A

OTHER PARTICIPANTS: N/A

The Securities Commission of The Bahamas' (SCB) World Investor Week 2019 activities focused on raising awareness of the risks associated with investing in cryptocurrencies, reminding investors of red flags associated with investment scams and fraud, whether traditional or being perpetrated using FinTech, and raising awareness of the role of the SCB as regulator of the capital markets and the recourse for investors. The initiatives were promoted through a social media and traditional print media thrust.

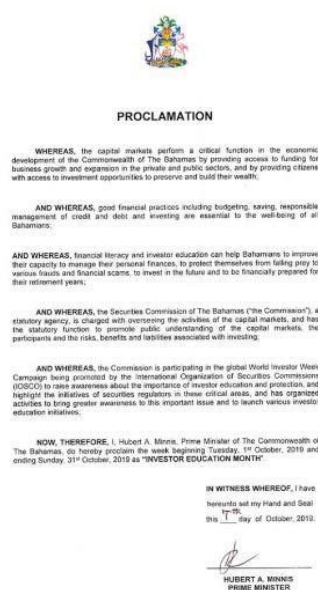
The official World Investor Week period of 30 September to 6 October was used as the launch-point for all investor education initiatives launched during the month of October, which was Investor Education Month in The Bahamas. The media thrust, which included the launch of a Caribbean FinTech Pledge web page on the SCB's website along with other advertisements and social media posts, drove an increase in monthly hits to the SCB website by 22 percent, with related social media posts having a reach of over 10,000 and 401 engagements over the month of October.

Proclamation from Prime Minister the Most Hon. Dr. Hubert A. Minnis declaring the month 1-31 October 2019 "Investor Education Month" in The Bahamas

The Prime Minister of the Commonwealth of The Bahamas issued a proclamation declaring the month of October 2019 "Investor Education Month", which recognized the importance of the capital markets in national development, of financial literacy to investor protection and of the SCB's support of and participation in World Investor Week 2019. The proclamation was placed in leading local newspapers with national circulation, and used as a Facebook tool.

Caribbean FinTech Pledge

The Commission collaborated with the other members of the International Forum for Investor Education (IFIE) Americas Chapter, Caribbean Working Group to develop and launch the Caribbean FinTech Pledge. The goal of the online pledge was to inform the public about cryptoassets and related investment risks without disparaging cryptoassets generally, and to get the commitment of as many investors to research and ensure they understand cryptoassets before investing in them. The pledge will be available on the Securities Commission's website at http://www.scb.gov.bs/Caribbean_Fintech_Pledge.html until the close of 2019.



Investor Bill of Rights

The Commission developed and launched an Investor Bill of Rights e-flyer that explains key rights and reasonable expectations that investors who use registered securities firms should expect. The "Investor Bill of Rights" also promoted the SCB as a recourse for complaints, should investors feel they were not treated fairly by a registered firm. The SCB used advertisements in local daily newspapers with social media posts jointly to promote the Bill of Rights, where each post focused on a particular 'right' and invited readers to read more on the SCB's website. These included advertisements in the leading newspapers.



Below are some of the posts used for the Investor Bill of Rights campaign.



Avoiding Fraud and Scams/Red Flags to Avoid when Investing

The Commission also focused on reminding investors of the red flags to look out for to help to protect themselves from falling prey to fraudsters and investment scams during Investor Education Month. All of the content for this campaign was posted to the Commission's Facebook page.

One of the highlights of this campaign included surveying Facebook users on likelihood of them investing in a stock based on its perceived popularity. During Investor Education Month, the poll received a reach of 205 and some 24 persons voted in the poll. 100% of voters indicated that they would not be convinced to invest in a stock if it were advertised as a popular stock that "everyone was buying".

Below are some of the posts used to engage Facebook users in the avoiding fraud and scams material.



BANGLADESH

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: BANGLADESH SECURITIES AND EXCHANGE COMMISSION

Other IOSCO MEMBER:

OTHER PARTICIPANTS:

Bangladesh Securities and Exchange Commission (BSEC) has successfully observed the 'World Investor Week (WIW) 2019' during 30 September–06 October. A number of associated organizations actively participated in the week-long program. As per IOSCO guideline, the program was mainly for retail investors. Bangladesh capital market is mainly dominated by retail investors. The percentage of retail investors is quite high in comparison with any other capital market of the world.

BSEC inaugurated WIW-2019 on 30 September 2019. In the inauguration ceremony, BSEC launched Customer Complaint Address Module (CCAM). The module has been created to automate customer complaint handling process. It has also created a database of all complaints received and follow-up actions. Thus the investors complaints are now solving in lowest possible time. In the ceremony, BSEC Chairman Dr. M. Khairul Hossain said it is really encouraging that Bangladesh capital market is actively participating in the World Investor Week program of IOSCO with other countries of the world. He asked investors to increase their awareness regarding capital market and stated that the matters relating to Financial Literacy have been taken into highest consideration and these will be reached throughout the country by short term and long term programs of BSEC.

Meeting, Workshop, Seminar etc. regarding Investor education and protection were arranged by different stakeholders, professional bodies and universities throughout the week. Different types of issues like Importance of Financial Literacy, protection of customer interest through compliance, awareness of retail investors regarding fixed income securities, Investors' Right etc were discussed during this period.



BELGIUM

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: JIM LANNOO

OTHER IOSCO MEMBERS:

OTHER PARTICIPANTS: EUROPEAN FUND AND ASSET MANAGEMENT ASSOCIATION (EFAMA)

The Financial Services and Markets Authority (FSMA) promoted World Investor Week by communicating about it to the public and to the media in Belgium. The homepage of the FSMA's website displayed the WIW logo during the World Investor Week, and a number of posts were shared on the social media (see pictures below).

The FSMA also seized the occasion of World Investor Week to disseminate some of the key messages of WIW 2019 related to online investment fraud and online investment offers made through the social media, e.g. using celebrity endorsements. A warning was published to invite the public to be wary of investment offers made through social media (see copy of the warning below). It emphasized that new communication channels enable "fraudsters 2.0" to make even more victims and that social networks such as Twitter, Facebook, Instagram or LinkedIn can be ideal channels for spreading false investment offers. The FSMA warned consumers against these offers and made the link with WIW 2019.

The FSMA also participated in an event organized by the European Fund and Asset Management Association (EFAMA) in the framework of World Investor Week 2019 (see pictures below). EFAMA is the trade body representing the European investment management industry and is an affiliate member of IOSCO. In the framework of World Investor Week 2019, EFAMA organized a breakfast discussion in Brussels, focusing on the young generation's attitude towards investments.

[HOME](#) / [NEWS & WARNINGS](#) /

WORLD INVESTOR WEEK

NEWS | 30/09/2019



World Investor Week, an initiative of IOSCO (the International Organization of Securities Commissions), was held between 30 September and 6 October 2019. The aim was to promote the education and protection of investors. The various initiatives of the supervisory authorities in these two critical areas were at the centre of attention.

World Investor Week 2019 focused more specifically on raising awareness about the risks and challenges attaching to the increasing digitalization of the financial markets. As vice-chair of IOSCO and member of the IOSCO committee on retail investors, the Financial Services and Markets Authority (FSMA) once again supported this initiative. As such, the FSMA published

inter alia a [warning](#) against fraudulent credit offers via social networks. The FSMA also participated in an event organized by the European Fund and Asset Management Association (EFAMA) in Brussels, focusing on the young generation's attitude towards investments.

Comprehensive information on World Investor Week is available on the website www.worldinvestorweek.org.



FSMA a retweeté



World Investor Week @IOSCOWIW · 30 sept.

IOSCO Members and stakeholders today launched 3rd edition of the World Investor Week (WIW) 2019 to Promote Investor Education and Protection.

iosco.org/news/pdf/IOSCO...

worldinvestorweek.org

#WorldInvestorWeek #IOSCOWIW2019



BE WARY OF INVESTMENT OFFERS MADE THROUGH SOCIAL MEDIA



New communication channels enable “fraudsters 2.0” to make even more victims. Social networks such as Twitter, Facebook, Instagram or LinkedIn appear to be ideal channels for spreading false investment offers, for instance offers in crypto currencies, in binary options and forex trading/CFDs, in “investment wines”, offers of portfolio management agreements and credit offers. The FSMA warns consumers against these offers, because often behind these tempting offers are scammers who are not authorized to make such offers, the sole aim of which is to steal your savings.

- How do false investment/credit offers circulate on social networks?
The following techniques appear to be most popular among fraudsters when making fraudulent offers via social networks:
- Sponsored links on Facebook and Instagram
Investment fraud victims often indicate being contacted by phone after having clicked on a sponsored link or post on Facebook or Instagram.

At present, it appears that especially fraudulent investment offers in crypto currencies, in binary options and forex trade/CFDs and in “investment wines”, as well as fraudulent offers of portfolio management contracts are promoted via such links or posts (cf. the relevant warnings on the FSMA website).

Contrary to ordinary posts, which do not necessarily spring to the eye in the news feed, sponsored posts pop up based on age, gender or areas of interest, and in view of the pages consulted by the person concerned or the target audience.

Advertisements promoting “very profitable” investments appear in the relevant advertising spaces or in the news feed of the user concerned. The user is often invited to provide his contact details, so that he can be contacted again at a later stage.

Those advertisements are often illustrated with an image or video, and accompanied by fake comments and automatically generated likes. The message disseminated looks intriguing but remains extremely vague.

The pages containing those sponsored advertisements seem to be specifically conceived for such advertising campaigns. They appear under a variety of names, referring to the financial world in

one way or another. Nevertheless, they hardly ever mention a telephone number, website, address or company name.

- Simple sponsored ads on Facebook
Certain fraudulent offers, mostly of credits, are simply distributed by fraudsters through advertisements on Facebook groups specialized in, for example, buying and selling of real estate or second hand goods. The swindlers choose groups with mostly Belgian consumers.
- Fake press articles referring to public figures
Fake press articles with alleged statements or interviews of public figures or celebrities praising financial investments, especially in cryptocurrencies, also circulate on the internet via fake news websites and via Facebook through sponsored advertisements.

The purpose of this practice is to gain your confidence by using images of well-known personalities in the media, sports or business world. Thus these fraudsters try get you to invest in their offers of lucrative investments that are too good to be true.

- Fraudsters chat with their victims on social media
Fraudsters 2.0 also use social media to contact their victims personally, either by sending them a friendrequest, or by chatting with them using the chat boxes of Facebook, Instagram and even LinkedIn.

When such an unscrupulous operator initiates a conversation with a new victim, he will not try from the outset to tempt him to invest, quite the contrary. He first tries to bring about a relationship of trust as is the case with friendship scams (only available in French and Dutch). Only after having been chatting for a few hours, weeks or even several month will the fraudster casually let it slip that he has a golden investment tip.

Some swindlers also open fake accounts by using the identity and the picture of persons who are quite active on social media. To our knowledge, this practice is mostly observed on Instagram.

- Avoid being a victim of investment fraud on social media
Further to the World Investor Week 2019 (thematic week organized by IOSCO), that focuses on the risks attaching to certain online investments, the FSMA invites you to follow the recommendations below in order not to become a victim of fraud:
- Be wary of (promises of) disproportionate returns. Where a return seems too good to be true, it usually is!
- Do not accept uncritically the information provided by such companies. It is not uncommon for a company to claim to be authorized to offer financial services although this is not the case. Be sure always to verify the information you are given (company identity, home country, etc.). If the company is located outside the European Union, you will also have to be aware of the difficulty of legal recourse in the event of a potential dispute.
- Check whether the company holds an authorization by searching the lists published on the FSMA website – Check your provider. Be wary as well of 'cloned firms': companies that pass themselves off as different, lawful companies even though they in fact have no connection with the latter. A close look at the email addresses or contact details for the companies in question may prove useful in order to detect potential fraud of this sort.
- Consult the warnings published on the FSMA website as well as on the website of foreign supervisory authorities and of IOSCO. Check if the company offering you a financial service has been named in a warning. Search not only for the name of the company(ies) in question but also for the companies to which you are being asked to transfer money.

On the FSMA website, this search can be conducted via the search function provided. In addition, all companies about which the FSMA has already published a warning are included on the 'List of companies operating unlawfully in Belgium' published on the FSMA website

Please note: the fact that the FSMA has not published a warning against a given company does not mean that that company is authorized to offer financial services. While the FSMA seeks to ensure that it publishes warnings in a timely manner, it is entirely possible that a company operating unlawfully on the Belgian market may not yet have come to its attention. Moreover, unauthorized companies regularly change their name.

- Be wary of unsolicited phone calls/emails (cold calling), that is, where no prior request has been made by the investor. Such calls are often indications of an attempt at fraud.
 - Be wary of requests to transfer money to a country without any connection to the company or to the State of which the investor is resident.
 - Never invest if you do not understand precisely what is being offered.
- Be all the more suspicious if the payout of returns is conditional on an additional payment and/or the payment of a tax. These additional demands are often the sign of fraud.
- If you have the least doubt about whether financial services being offered to you are lawful, please don't hesitate to contact the FSMA directly using the consumer contact form. As well, feel free to notify it should you come across a suspicious company that has not yet been the subject of a
- What to do if you are a victim of fraud?
- If you think you are the victim of fraud, make sure you do not pay any additional sums to your contact. Be especially wary if you are promised a refund in exchange for a final payment, as this is a technique frequently used by fraudsters in order to obtain additional funds.

Also, immediately contact the local police to make a complaint and alert the FSMA to the scam via the consumer contact form.

The FSMA stresses the importance of filing a complaint quickly and with ample documentation (the company in question, bank accounts to which you transferred money, etc.).

Equally, do not hesitate to alert the FSMA to any suspicious company that has not yet been the subject of a warning on its part.






PANEL DISCUSSION

EYP Resolution:
The role of the public and private sectors in promoting financial education for younger generations and barriers to savings and investment

- **Marco La Marca**
Policy Officer, Retail Financial Services, DG FISMA, European Commission
- **Chiara Monticone**
Policy Analyst, Financial Education and Consumer Protection Unit, OECD
- **Aleksandra Mączyńska**
Executive Director, Better Finance
- **Danièle Vander Espt**
Director Financial Education, FSMA
- **Samuel Hönle**
Chair of the ECON I Committee at the 90th International Session of the EYP
- **Moderator: Natalie Westerbarkey**
Vice-Chair of EFAMA's Investor Education Platform
Head of EU Public Policy, Fidelity International

BRAZIL

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: Comissão de Valores Mobiliários

OTHER IOSCO MEMBERS:

OTHER PARTICIPANTS: B3 - Brasil Bolsa Balcão

ANBIMA

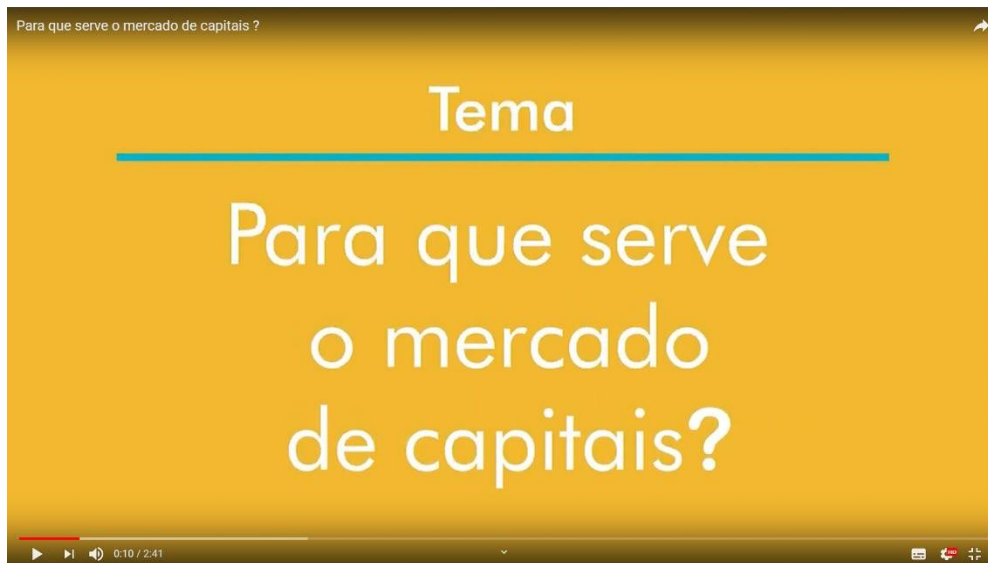
Financial Innovation Lab

The 3rd edition of the World Investor Week (WIW) began with the "Ring the bell for financial literacy" event, where stock exchanges around the world performed a global bell ring to raise awareness and disseminate the importance of financial education and investor protection.

In Brazil, 144 face-to-face and online actions were carried out by various institutions, including the Securities and Exchange Commission of Brazil (CVM), B3 (Brazilian Stock Exchange), the Brazilian Association of Financial Planners (Planejar), the Brazilian Association of Financial and Capital Market Entities (Anbima) and universities. Initiatives to promote knowledge about sustainable finance were also carried out in partnership with entities from the Financial Innovation Laboratory. The activities impacted 10,750 people nationwide.

Investment Robots, Investor Rights and Duties, Suitability, Blockchain and other innovative issues of the financial market were among the themes discussed in the various public activities. CVM, in partnership with entities from the Financial Innovation Laboratory, carried out 9 face-to-face events to promote knowledge about sustainable finance, in Rio de Janeiro and São Paulo, in addition to online seminars, such as the international webinar with the IDB and Standard & Poor, titled "ESG: from the margins to the main stream".

Eight online events promoted by CVM reached 5,112 internet users. Among the virtual actions, we highlight the launch of publications on the Investor's Portal, such as the first edition of the TOP Personal Financial Planning Book, in partnership with Planejar, and a new edition of the TOP Securities Market Book. Publications included as well the booklet Maturity and Financial Health, aimed at the senior audience, the CVM Booklet on Crowdfunding, a video aimed at Certificates of Agricultural Receivables (CRA), as well as a video on financial fraud in partnership with the Brazilian Association of Direct Sales Companies – ABEVD titled: "Do you know what a multilevel market is?". A virtual action reached the greatest number of people: the video "What is the capital market for", with 1,509 views in social networks.



In total, CVM promoted 44 face-to-face events in Rio de Janeiro and São Paulo, reaching 1,923 people. Those events addressed a number of topics with lectures on the risks of cryptoasset investments, and innovations that have occurred in the investment fund industry. The lecture on Financial Education for Youth reached 316 people.



BRUNEI

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: AUTORITI MONETARI BRUNEI DARUSSALAM

OTHER IOSCO MEMBERS:

OTHER PARTICIPANTS: BRUNEI DARUSSALAM CAPITAL MARKET ASSOCIATION AND

FINANCIAL PLANNING ASSOCIATION OF BRUNEI DARUSSALAM

Autoriti Brunei Darussalam (AMBD), together with Brunei Darussalam Capital Market Association (BCMA) and Financial Planning Association of Brunei Darussalam (FPAB), participated in World Investor Week 2019 (WIW) from 30 September to 6 October 2019. Various activities were organised with the main objective of promoting investor education and awareness amongst the public.

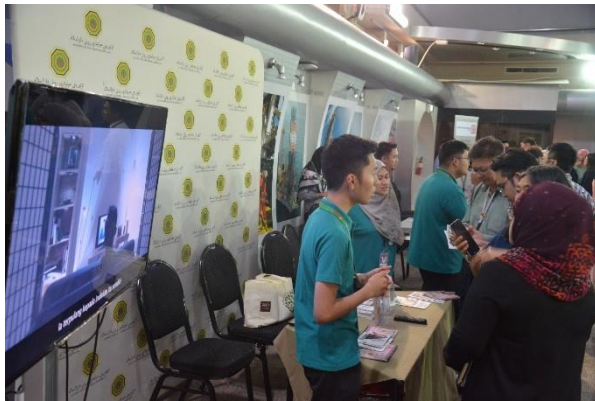
(1) Roadshows to Brunei Shell Petroleum Company Sdn Bhd and Da'wah Islamiah Centre

Two roadshows were held as part of the initiative to celebrate WIW 2019. The first roadshow was held for officers and staff of Brunei Shell Petroleum Company Sdn Bhd (BSP) on Thursday, 3 October 2019 whereas the second roadshow was held at Da'wah Islamiah Centre (PDI) on Saturday, 5 October 2019.

Both institutions were chosen due to different reasons. BSP, being the largest oil and gas producer in Brunei Darussalam, has a highly talented and skilled workforce of around 3,500 employees. On average, BSP employees are deemed as middle to high income earners and therefore have the potential to become retail investors in Brunei Darussalam. PDI, on the other hand, is a government agency that holds the responsibility of spreading and strengthening the teachings of Islam across the country. As such, PDI has increasingly become the public's source of advice for various issues including on financial and investment matters from an Islamic perspective.

The main objective of these roadshows were to inculcate financial and investment literacy among BSP and PDI employees. Both roadshows consisted of financial talks delivered by AMBD, BCMA and FPAB covering various topics such as financial planning, basic investments, crypto-assets, financial scams as well as the AMBD Alert List. The roadshows also featured booths set up by AMBD, BCMA and FPAB which have attendees the opportunity to interact with representatives from the organisations.





(2) Awareness via Social Media

As Brunei Darussalam continues to have the highest Instagram penetration in the world based on Global Digital Report 2019, AMBD published educational posters on its Instagram page throughout WIW 2019. The posts focused on providing bite-sized information on AMBD's roles in FinTech, benefits of financial planning, tips on investing, types of online investing platforms, cryptocurrencies and initial coin offerings, and finishes off with highlighting key messages from IOSCO on WIW 2019.



Do You Know? SERIES

Series #3 BENEFITS OF FINANCIAL PLANNING

AUTORITI MONETARI BRUNEI DARUSSALAM

- Provides direction and ensures you are on track with your finances
- Helps you achieve your financial goals and dreams
- Creates a future that you can look forward to
- Gives you peace of mind

Did You Know?
The World Financial Planning Day is a part of World Investor Week and is sponsored by the International Organization of Securities Commissions (IOSCO).

www.ambd.gov.bn | autoriti_monetari
+673-2388388 | info@ambd.gov.bn

Do You Know? SERIES

Series #4 TIPS ON INVESTING

AUTORITI MONETARI BRUNEI DARUSSALAM

Before investing, you must remember to...

- Verify that an investment professional is licensed
- Conduct research on a product before investing
- Assess the impact of fees when choosing an investment
- Recognise the benefit of long-term, regular and diversified investment
- Plan for and invest according to your future financial needs and goals
- Recognise the power of compound interest
- Avoid "get rich quick" and "can't lose"/no losses schemes

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Do You Know? SERIES

Series #5 TYPES OF ONLINE INVESTING PLATFORMS

AUTORITI MONETARI BRUNEI DARUSSALAM

EQUITY CROWDFUNDING
A practice of funding a project or a business by *issuing securities* to be purchased by a large number of people through a web-based platform.

PEER-TO-PEER LENDING
A practice of funding a project or a business by *borrowing money* from a large number of people through a web-based platform.

ROBO-ADVISOR
Digital platforms that provide automated, algorithm-driven financial planning or investment advisory services with little to no human supervision or interaction.

Did You Know?
AMBD issued the "Notice on Equity Based Crowdfunding Platform Operators" and the "Notice on Peer-to-Peer Financing Platform Operators" in 2017 and 2018 respectively.

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Do You Know? SERIES

Series #6 CRYPTOCURRENCIES AND INITIAL COIN OFFERING (ICO)

AUTORITI MONETARI BRUNEI DARUSSALAM

Cryptocurrencies are digital assets that are designed to function as a medium of exchange which uses cryptography to secure financial transactions.

Initial Coin Offering (ICO) is an act of raising funds from people through start-ups by issuing digital tokens in return for digital currencies.

Did You Know?
Cryptocurrencies are not accepted as legal tender in Brunei Darussalam.

Common risks associated with cryptocurrencies and ICOs:

- Susceptible to being misused for illegal activities
- Vulnerable to cyberattacks/cybertheft
- Prone to fraud and scams
- Highly volatile

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Do You Know? SERIES

Series #7 KEY MESSAGES FROM IOSCO

A smart investor..

- Understands the risks that are associated with cryptocurrencies and ICOs in general and is careful in deciding whether to invest in these products
- Exercises due diligence when considering investments especially for online and digital environments
- Recognises the red flags/warning signs of online investment fraud
- Never invests based solely on a celebrity's endorsement
- Knows that most legitimate firms do not allow their customers to use credit cards to make investments

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+673-2388388 | info@ambd.gov.bn

(3) Radio and TV Interviews

In celebration of World Financial Planning Day (WFP) 2019 and WIW 2019, FPAB participated in radio and TV interviews that were broadcasted live on 2 October 2019 and 5 October 2019 respectively. Both interviews highlighted the importance and tips of financial planning.



(4) Financial Virtual Run

In conjunction with WFP 2019 and WIW 2019, FPAB launched their inaugural financial virtual run on 2 October 2019. The main objective of this event was to promote a healthy lifestyle whilst highlighting the importance of financial planning.






FINANCIAL VIRTUAL RUN

IN CONJUNCTION WITH

WORLD FINANCIAL PLANNING DAY

02.10.2019

#BETTERLIFESTYLE



EXCLUSIVE

•DU-IT KIT

UPON COLLECTION OF BOWARD

*DU-IT KIT IS A BUDGETING BOOK DESIGNED BY FPAB



REGISTRATION UNTIL
15 OCTOBER 2019

RUNNING DATE
02 OCT 2019 - 02 NOV 2019

50KM

- INDIVIDUAL: BND\$ 28 (SHORT SLEEVE) | BND\$ 33 (LONG SLEEVE)
- DUO: BND\$ 55 (SHORT SLEEVE) | ADD BND\$ 5 EACH FOR LONG SLEEVE

FINANCIAL PLANNING ASSOCIATION OF BRUNEI DARUSSALAM



REGISTRATION AT: [HTTPS://FORMS.GLE/RZXE3LUEE2MWVGHU8](https://forms.gle/RZXE3LUEE2MWVGHU8)

 FPAB_BN
  FPAB BRUNEI
  ASKFPAB@OUTLOOK.COM

CANADA (Ontario)

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: Ontario Securities Commission

Other IOSCO MEMBERS:

OTHER PARTICIPANTS: Canadian Securities Administrators (CSA) | Français

Investment Industry Regulatory Organization (IIROC)

Mutual Fund Dealers Association of Canada (MFDA)

The Ontario Securities Commission (OSC) participated in the third annual World Investor Week (WIW), an initiative of the International Organization of Securities Commission (IOSCO). The OSC reached thousands of individuals online and in-person to promote key investor education messages and increase awareness of its extensive investor education resources and outreach activities.

The OSC delivers a comprehensive suite of resources and initiatives to promote and improve investor education and outreach. This includes digital and print education materials, OSC in the Community seminars and presentations, trade shows and events, public-speaking engagements, media interviews, awareness and information campaigns, social media and regular e-newsletters.

In the province of Ontario, World Investor Week coincided with Investor Education Month activities in October. The OSC found several opportunities to complement the two initiatives to ensure effective investor education promotion throughout the month. In addition, many WIW key messages overlapped with existing OSC investor education priorities.

Highlights of the OSC's World Investor Week 2019 activities are summarized as follows:

- (i) National News Release to support World Investor Week and kick-off Investor Education Month in Canada

The OSC led the publication of a [national news release](#) to support World Investor Week and kick-off Investor Education Month (published through the Canadian Securities Administrators, the council of the securities regulators of Canada's provinces and territories that co-ordinates and harmonizes regulation for the Canadian capital markets).

- (ii) Telephone Townhall and *OSC in the Community* in-person seminars

The OSC held a telephone townhall on October 3 to talk to everyday retail investors about investing basics and avoiding investment fraud. The OSC contacted thousands of individuals across the province of Ontario. The telephone townhall format worked much like a call-in radio show. OSC Staff provided information, answered questions and conducted live polls over the course of an hour.

The OSC also held several [OSC in the Community](#) investor seminars during World Investor Week and Investor Education Month in October. *OSC in the Community* is an investor outreach program that takes the OSC's regulatory mandate to everyday retail investors. OSC staff visit communities across the province and present tips on investment fraud protection as well as learning how to find unbiased information about investing. OSC staff also highlighted the World Investor Week initiative and its key messages during the presentations.

(iii) Investor News

The OSC newsletter [Investor News](#) is published periodically and informs investors about the latest investor initiatives, educational resources, topical issues, key dates and investor warnings and alerts. It is read by thousands of investors and distributed by email as well as through social media and the OSC's award-winning consumer website, [GetSmarterAboutMoney.ca](#).

There were two issues published in October. The first issue focused on many of the WIW key messages including the importance of checking registration, researching a product before investing, assessing the impact of fees, understanding the power of compounding, creating an investment plan and avoiding investment fraud. *Investor News* also highlighted the Core Competencies Framework on Financial Literacy for Investors as developed by IOSCO and the OECD.

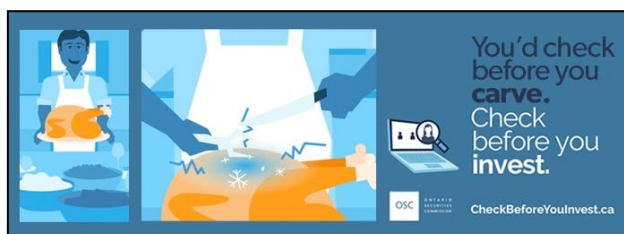
(i) Social Media

The OSC developed a detailed social media strategy for Facebook ([@GetSmarterAboutMoney](#)) and Twitter ([@smarter_money](#)) to encourage people to take steps to improve their financial lives and access the OSC's investor education resources. "Smart investor" and cryptoasset-related messages along with hashtags #WIW2019 and #WorldInvestorWeek2019 were incorporated into daily messages. New copy and visual assets were deployed to increase engagement. A series of [new animations](#) was created to help remind people to check the registration of any person or business trying to sell them an investment or give them investment advice.

The OSC also sought opportunities to amplify investor education messages with other securities regulators in Canada and around the world.



OSC staff hosted a telephone town hall on investing and fraud prevention as part of World Investor Week 2019 and Investor Education Month activities. Staff provided information on investing basics, answered questions from everyday retail investors, and conducted live polls.



A series of [new animations](#) was created to help remind people to always check the registration of any person or business trying to sell them an investment or give them investment advice.

CANADA (Quebec)

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: MR. CAMILLE BEAUDOIN, DIRECTOR, FINANCIAL EDUCATION DEPARTMENT, ASSISTED BY ANNE-BIANCA MORISSETTE, FINANCIAL EDUCATION SPECIALIST.

Other IOSCO MEMBERS:

OTHER PARTICIPANT: CANADIAN SECURITIES ADMINISTRATORS (CSA)

AMF Quebec (Autorité des marchés financiers) has been actively involved in the coordination working group of the World Investor Week 2019.

AMF Quebec WIW 2019 press release : ([French](#))

YOUTH AND TEACHERS

Talking money in class!

AMF-Québec has begun celebrating WIW 2019 with the launch of the 4th [annual Talking money in class!](#) contest. The contest, which is open to primary school, secondary school, college and adult education teachers, has two objectives: to give teachers an opportunity to discover the many in-class financial education tools available in Quebec and to help improve the personal financial literacy of as many students as possible.



Two seminars have been held on October 1-2 to help college students avoid personal finance traps, ask the right questions before investing, and prevent fraud.



FINANCIAL ADVISORS

AMF Quebec has launched a webinar introducing financial advisors to its educational tools for their investor clients. The webinar has been broadcast on October 4 and was offering 1 continuing education credit for registered financial advisors.



NEW TOOL

The AMF Quebec has also proposed a new investment quiz during the WIW 2019. The quiz is available on its [Website](#).

Quizzes



Investment

Test your general investment knowledge with these quizzes.

Take the quiz →

Intermediate Investment quiz

Question 1

1/10

Fatima met with her representative. In light of her investor profile, her representative recommended units of a mutual fund that yields modest but relatively steady returns. The fund is likely:

- ☐ an equity fund
- ☐ an index fund
- ☐ a specialized fund
- ☐ a money market fund

Next question →

AMF QUEBEC WEBSITE

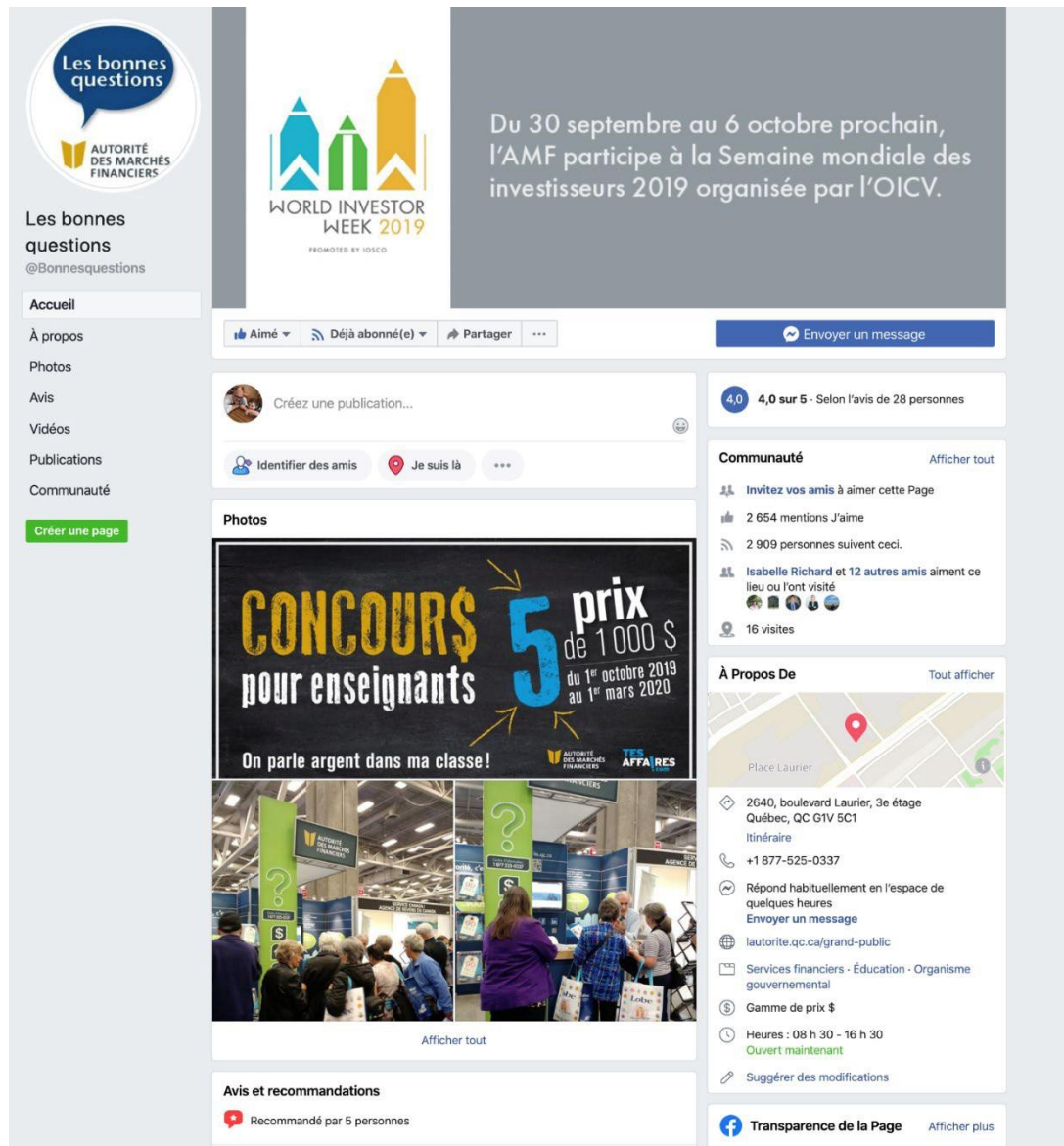
News and links about the WIW were on the AMF Quebec's Website.

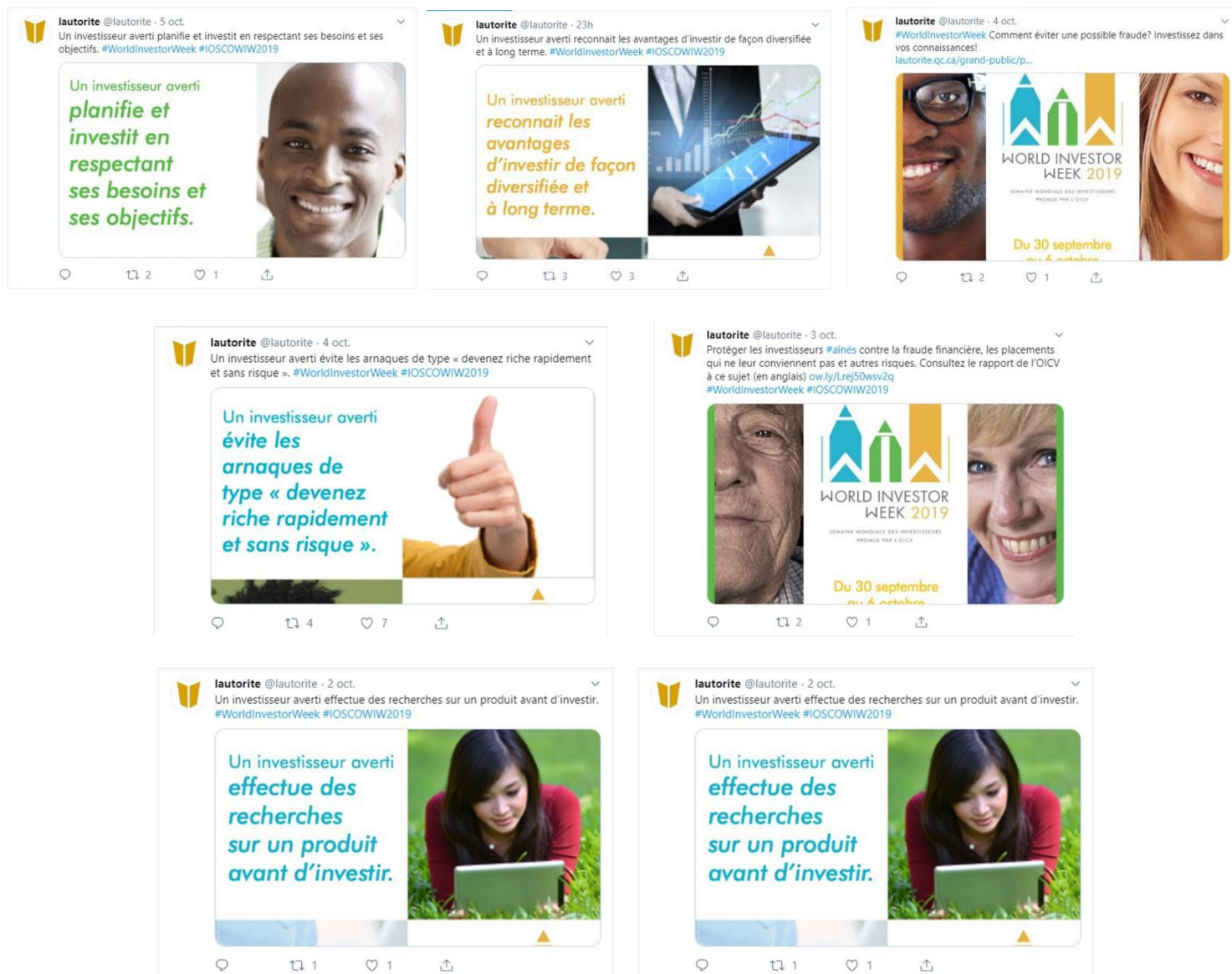


The screenshot shows the AMF Quebec website. At the top, there is a navigation bar with the AMF logo, language options (Français, English), and social media links. Below this is a menu with categories like 'General public', 'Professionals', 'Becoming a professional', and 'Other AMF mandates'. A secondary menu lists topics such as 'Insurance', 'Investments', 'Personal finances', 'Fraud prevention', 'Calculators and tools', 'Assistance and Complaints', and 'Compensation and Deposit protection'. The main content area is titled 'Financial education experts' and includes a sidebar with links to 'Financial education monitoring', 'Financial education in the workplace', 'Sign up for e-mail info on financial education', and 'Quebec directory of financial education tools'. The main text area states: 'This section provides the latest news and initiatives from the AMF and its financial education partners.' Below this, there are three featured articles: '2019-2022 Quebec financial education strategy', 'World Investor Week 2019 is...', and 'Quebec directory of financial education tools'.

SOCIAL MEDIAS

The AMF Quebec has been much active on its social medias (AMF Quebec's Facebook, Linked In and Twitter accounts) to add some visibility to WIW 2019, here's a few examples:





Canadian Securities Administrators (CSA)

The Canadian Securities Administrators (CSA) is an umbrella organization of Canada's provincial and territorial regulators. CSA's members, including AMF Quebec, also supported World Investor Week by highlighting cross-country activities.

The CSA WIW 2019 Press Release : ([English](#)) & ([French](#)).

The AMF Quebec has enjoyed taking part and promoting World Investor Week and is looking forward to next year's edition.

CHILE

CHILE: WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: Comisión para el Mercado Financiero (CMF)

Other IOSCO member:

Other participants:

- Ministerio De Hacienda, Finance Minister.
- Banco Central, Central Bank.
- Superintendencia de Pensiones, Superintendence of Pensions (SP).
- Servicio Nacional del Consumidor, National Consumer Service (SERNAC).
- Bolsa de Comercio de Santiago.

Between the 1st and the 6th of October, 2019, the Financial Market Commission (CMF) organized in Chile the World Investor Week, WIW 2019, promoted by IOSCO for the third time in a row, initiative in which the main financial chilean authorities took part of.

During WIW 2018, the CMF organized talks, meetings with retail investors and students, as well as an intense campaign in the media and social networks whose purpose was to promote the financial education among investors and those who are interested to become ones, incentivizing a greater consciousness on alternatives and risks when it comes to investing.

Along with the inauguration of the WIW, the "Month of Financial Education" was launched by second time in a row and took place during October, including several activities organized by the Ministry of Finance, the Central Bank, the Superintendence of Pensions, the National Consumer Protection Service, and the CMF.

The WIW inauguration was led by the Minister of Finance, Felipe Larraín and the highest authorities of CMF and the other participating entities, during the second "Ring The Bell for the Financial Education" launched in the Santiago Stock Exchange (Bolsa de Comercio de Santiago), along with 150 junior and senior high school students; event that was broadcasted and advertised by the written press, digital media and radio.

During WIW, the CMF spread various tips and advices that people can use when investing and messages aimed to increase the awareness of the importance of investor education, published in its website and social media (Twitter and LinkedIn). The CMF highlighted the importance of financial literacy among investors via interviews and opinion columns and widespread through radio, digital and written media, reaching an audience of 1,1 million people approximately.

The CMF also organized a workshop for 250 senior high school students from the Liceo Profesional Abdón Cifuentes de Santiago, all together with the Central Bank, to improve to WIW concepts.

Different activities were organized for the Month of Financial Education and the WIW alike, but the October events in Chile, made some of them to be canceled, like different workshops, webinar, and the traditional Financial Education Fair (Feria de Educación Financiera).

For third year, the CMF launched a special site for the WIW (www.cmfchile.cl) and its financial education website, www.cmfeduca.cl, with online education resources and the messages promoted by IOSCO, reaching almost 200 thousands visits.




The screenshot shows the CMF website interface for the 'Mes de la Educación Financiera 2019' campaign. It includes a navigation bar with 'Volver a Seminarios y eventos', a search bar, and a sidebar with links to 'Información', 'Programa del Mes', '10 Consejos prácticos para aprender a invertir', 'Tips para operar en plataformas financieras online', 'Tips prácticos para cuidar tus ingresos', 'Nuevos pasos para un endeudamiento responsable', 'Plan de ahorro en 4 pasos', 'Folleto descargables', 'Comunicados de Prensa', 'Galería de imágenes', 'Accesos directos', 'Semana Mundial del Inversor 2019', 'Videos', 'Boletín de Educación Financiera de la CMF', and 'Visita el sitio CMF Educa'. The main content area features the campaign logo, the text 'Programa del Mes', and a calendar for October 2019 with daily activities listed.

CMF Educa @CMF_Educa · 8 oct. 2019

En el **#MesEducacionFinanciera**, te recomendamos que al momento de invertir o usar algún servicio o producto financiero, te informes sobre los costos que pueden tener asociados.

#WIW2019 #IOSCOWI2019 #CMFEduca #CMFChile @cmfchile_

negociación o comisiones cobradas por los intermediarios o corredores.



WORLD INVESTOR WEEK 2019

COMISIÓN PARA EL MERCADO FINANCIERO

Mes de la Educación Financiera

CMF Educa @CMF_Educa · 8 oct. 2019

En el **#MesEducacionFinanciera** le recomendamos que se informe y conozca cómo funcionan los mercados financieros. Revise esta información en CMFEduca.cl bit.ly/35gu2Gt

#WIW2019 #IOSCOWI2019 #CMFChile @cmfchile_ @centralentuida @Min_Hacienda @SERNAC

conozca el rol de los distintos actores que intervienen en él y a quienes acudir en caso de reclamos.



WORLD INVESTOR WEEK 2019

COMISIÓN PARA EL MERCADO FINANCIERO

Mes de la Educación Financiera

10 consejos prácticos para aprender a invertir

- 01 Define el objetivo**
De inversión y determine el horizonte a corto o largo plazo.
- 02 Investiga**
Busca productos financieros en los que puedas invertir, así podrás decidir qué es el mejor.
- 03 Evalúa**
No tengas generalizaciones que dependan de opiniones ajenas.
- 04 Calcula el riesgo**
Algunas alternativas son más riesgosas que otras, por lo que debes tener claro el riesgo que puedes asumir.
- 05 Diversifica**
Al elegir distintos activos de inversión, no pongas todos los huevos en la misma canasta.
- 06 Infórmate**
Infórmate bien sobre el producto que estás considerando antes de invertir.
- 07 Prioriza**
No te desanimes si no puedes hacer todo a la vez, prioriza.
- 08 Evita fraudes**
"Nadie te va a regalar dinero". Toda inversión con ganancias fáciles es una trampa.
- 09 Conoce**
Conoce bien los productos financieros que estás considerando antes de invertir.
- 10 Vigila tus inversiones**
No te desanimes si no puedes hacer todo a la vez, prioriza.

WORLD INVESTOR WEEK 2019

COMISIÓN PARA EL MERCADO FINANCIERO

Mes de la Educación Financiera

4 Tips para operar en plataformas financieras online

- 01 Investiga quién lo ofrece**
Verifica quiénes son, su confiabilidad y si son regulados por alguna entidad financiera como la CMF.
- 02 Infórmate sobre los riesgos**
Antes de operar con productos financieros no regulados (como Criptoactivos) conoce y comprende los riesgos asociados.
- 03 Mantente alerta ante posibles fraudes**
Vigila siempre las señales de posibles fraudes, tales como esquemas piramidales, o el mal uso de tus datos personales.
- 04 No todo lo que brilla es oro**
No existe la "rentabilidad asegurada". No inviertas sólo basándose en la que una persona famosa te puede recomendar.

WORLD INVESTOR WEEK 2019

COMISIÓN PARA EL MERCADO FINANCIERO

Mes de la Educación Financiera

CMF Comisión para el Mercado Financiero (CMF)
26.516 seguidores
4 meses · 🌐

Con un "Ring the Bell por la Educación Financiera" realizado hoy, la Comisión para el Mercado Financiero, el Ministerio de Hacienda y la **Bolsa de Santiago** dieron inicio en nuestro país a la **Semana Mundial del Inversionista 2** ... ver más



CMF, Ministerio de Hacienda y Bolsa de Santiago inauguraron la "Semana Mundial del Inversionista" que se realiza simultáneamente en 90 países cmfchile.cl

70

Recomendar Comentar

Sé el primero en comentar esto

Impresiones generales: 6365 impresiones

Mostrar estadísticas

CMF Comisión para el Mercado Financiero (CMF)
26.516 seguidores
4 meses · 🌐

Octubre es el **#MesEducacionFinanciera**, que es organizado en nuestro país por la Comisión para el Mercado Financiero, el Ministerio de Hacienda, el **Banco Central de Chile**, la Superintendencia de Pensiones y el Sernac. Te invitamos a conocer las actividades organizadas para este Mes: <https://nkd.in/eU5mR3>

#WIW2019 #IOSCOWI2019 #CMFEduca #CMFChile

Lun	Mar	Mie	Jue	Vie	Sab	Dom
	1	2	3	4	5	6
30	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	26	27

Programa del Mes
cmfchile.cl

87 · 5 comentarios

Recomendar Comentar

Impresiones generales: 8395 impresiones

Mostrar estadísticas

CHINA

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: China Securities Regulatory Commission

Other IOSCO member:

Other participants: exchanges, trade associations, other finance regulators, educational, industrial, commercial administrations, securities and futures firms, listed companies, universities and schools

CSRC paid high attention to the organisation of 2019 WIW, well organised and carefully arranged a series of activities. CSRC specifically issued notice that CSRC local bureaus, exchanges, trade associations to participate, which coordinated nearly 6000 securities and futures firms, 1000 listed companies, 727 universities, 357 schools to host more than 23000 events. The relevant activities had been very well received, with a coverage of 160 million people, Wechat page view of 9 million, and about 2 million leaflets and brochures distributed.

1. Issuing notice: In September 2019, CSRC issued notice that local CSRC bureaus, exchanges, trade associations shall cooperate with other finance regulators, educational, industrial, commercial administrations, police, procuratorate, courts and other authorities, together with securities\ futures market institutions and listed firms, to hold 2019 World Investor Week activities nationwide, using the 2019 WIW logo, from 30th September through 15th October.

2. Activities topics: investor education and investor protection related activities have been organised, whose topics ranging from STAR Market, private placement funds, and risk education on illegal financing business. Screening, lectures, seminars, live events, visits to listed firms, communities and school activities, hot-line services have taken place, so as to foster a culture of rational investing and to raise awareness of investing risks.

3. Typical activities: Shanghai Stocks Exchange (SSE) prepared a special edition of WIW 2019 programs, focusing on the newly launched STAR Market and the pilot registration-based IPO system, which included cartoons, cellfliflix, rap music, audiobooks and etc, which can be accessed via SSE's Wechat social media account and its official website. The special programs popularised the finance knowledge, raised risk awareness, cultivated a culture of rational investing, and increased investors' self-protection abilities.



WIW专栏 | 2019年世界投资者周——邀您共同参与！

上交所投教 9月25日





Shenzhen Stocks Exchange (SZSE) launched online and offline activities with comprehensively updated topics and formats, which included an exhibition of investor education achievements by SZSE members, a bell ringing ceremony for finance education, organising cartoonists to visit investor education centres nominated by SZSE, organising investor services activities in Qinghai and Gansu provinces, and visits to fund management companies.

CSRC Zhejiang Bureau worked with Zhejiang Financial College to hold investor education activities, in Chinese and in English, for students from Belt and Road Countries and regions, whose topics ranging from STAR Market, private placement funds, Chinese futures market, simulated stock trading competitions and etc. The activities attracted near 100 students from more than 20 countries, satisfied the different demands of students with different backgrounds, and created an opportunity for them to understand Chinese capital market and to experience the investor education and protection cultures in China.



Industrial Securities Co., Ltd. held various characteristic activities, e.g. approach the library, approach the revolutionary base, walk into schools and chat with the elderlies, to guide investors clearly understand risks and rational investment.



China Securities Investor Protection Fund Corporation worked with Sina Finance, a major internet company, to launch a 2019 WIW special program, so as to guide investor to study finance knowledge and cultivate the right concept of investing.



CHINESE TAIPEI

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: Morgan Chen; Aven Li

Other IOSCO members: Taiwan Stock Exchange Corp.; Taipei Exchange; Taiwan Futures Exchange

Other participants: Securities & Futures Institute; Securities and Futures Investors Protection Center ; Taiwan Depository & Clearing Corporation

FSC takes part in IOSCO's 2019 World Investor Week

The FSC participated in the World Investor Week (WIW) held by International Organization of Securities Commissions (IOSCO). The aim of the event was, through the participation of competent authorities around the world, to educate investors and enhance their self-protection competencies.

Joining with the other 89 countries and nine international organizations to take part in WIW, the FSC played an active role in promoting investors awareness. Investor education and protection events and activities were planned by the Securities & Futures Institute (SFI) and held in cooperation with other self-regulatory organizations (SROs), key achievements include:

1. SROs held 29 different kinds of investor education activities, including financial knowledge and investment lectures, online quizzes with prizes and investor rights and interests conferences.
2. Investor education and protection related information and documents were posted on dedicated webpages, including: FSC "Anti-money Laundering and Countering Terrorism Financing of Securities and Futures Sector", TWSE "Investor Knowledge Network", the Securities Investment Trust and Consulting Association (SITCA) "Taiwan Equity Funds Promotion Area" and the Chinese National Futures Association "Futures Trust Fund Observation Platform".
3. Educational documents were published, including the Taiwan Depository & Clearing Corporation "TDCC Bimonthly" magazine and "TDCC Quarterly" magazine, the Taiwan Securities Association "Warrants Problem Discuss" e-book, and SITCA "Key Information for Sales of Mutual Funds -Know KYC and KYP well, and Create Win-win Situations with Customers" handbook and "the opinion of the supervision system of investment trust companies".
4. To raise public awareness of WIW, a lucky draw was held on Facebook.

2019 WIW webpages for references:

SFI: <http://www.sfi.org.tw/wiw/index.asp>

IOSCO: <http://www.worldinvestorweek.org>



Taipei Exchange held securities marked training camp



SITCA held 2019 WIW forum



SFI held classes on financial employment for college students.



Date(s)	Event	Introduction	Organizer
2018/11-12/25	TAIFEX promotes futures and options on EBC's "ST Money Expressor", a professional finance TV program in Taiwan.	With the intention to help investors be more familiar with Taiwan's futures market, TAIFEX launches a 15-minute "futures and options" section on EBC's "ST Money Expressor", a professional finance TV program in Taiwan to promote TAIFEX's products.	Taiwan Futures Exchange (TAIFEX)
2018/11-12/26	TAIFEX hosts a futures and options network symposium on EBC's live broadcast "Money Show" in conjunction with TAIFEX's products and measures.	To facilitate a more in-depth understanding of futures market among individual investors, TAIFEX hosts a futures and options network symposium on EBC's live broadcast "Money Show" in conjunction with TAIFEX's products and measures.	Taiwan Futures Exchange (TAIFEX)
2018/12/12/25	"Hundred 100 Futures & TPEX 200 Futures" webinars and leaflets.	To promote new products "Hundred 100 Futures & TPEX 200 Futures" to investors, TAIFEX set up webinars and published leaflets.	Taiwan Futures Exchange (TAIFEX)
2018/5/1-10/31	ETN investors reward program	Develop the TPEX-listed ETN market, increase the willingness of investors to participate in the ETN trading. Expand the trading volume and fund scale of the TPEX-listed ETN.	Taipei Exchange (TPEX)
2018/5/2-9/30	Securities firms ETP trading & ETF market-making competition	Incline the securities brokers to promote ETP and ETF, and the ETF liquidity provider to well perform their function.	Taiwan Stock Exchange Corporation (TWSE)
2018/11-12/31	ETF investors reward program	Develop the TPEX-listed ETF market, increase the willingness of investors to participate in the ETF trading. Expand the trading volume and fund scale of the TPEX-listed ETF.	Taipei Exchange (TPEX)
2018/11-10/31	TPEX-200 Warrant reward program	Develop the TPEX-listed warrant market, increase the willingness of investors to participate in the warrant trading. Expand the trading volume and fund scale of the TPEX-listed warrant.	Taipei Exchange (TPEX)
2018/9/1-11/30	TAIFEX hosts "Futures and Asset Management Professional Training Course"	To cultivate high-level professionals in futures asset management, TAIFEX continued to hold "Futures and Asset Management Professional Training Course" from September to November 2018, with a total course of 162 hours.	Taiwan Futures Exchange (TAIFEX)

SFI posted "IOSCO World Investor Week 2019" information on its Websites

COLOMBIA

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: Superintendencia Financiera de Colombia

Other IOSCO members:

Other participants: Autorregulador del Mercado de Valores de Colombia

La Organización Internacional de Comisiones de Valores – IOSCO, organizó por tercera (3ra) vez consecutiva, la Semana Mundial del Inversionista (WIW por sus siglas en inglés), la cual se llevó a cabo entre el 1 al 4 de octubre de 2019.

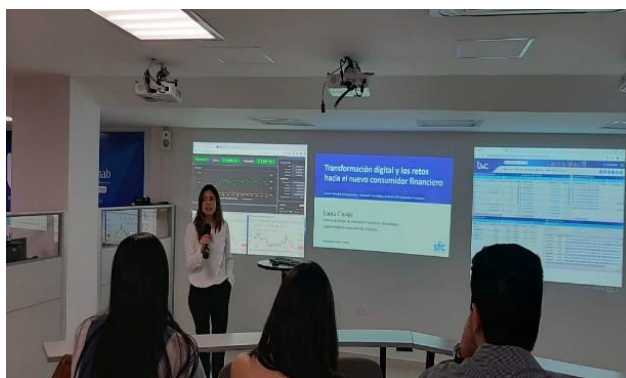
Es así, como la Superintendencia Financiera de Colombia –SFC– participó por tercera vez la semana del inversionista. Realizó en coordinación con las empresas participantes, Corporación Autorregulador del Mercado de Valores de Colombia S.A. (AMV), Tpage – Acciones y Valores S.A., InvesBot – Grupo Bancolombia, UALET – AFIN S.A. Sociedad Comisionista de Bolsa, Corredores Davivienda S.A., Asobancaria, Asobolsa, Colegio de Estudios Superiores de Administración - CESA, Universidad de Autónoma de Bucaramanga (UNAB), Universidad EAFIT, Casa del Consumidor Bogotá – Chapinero, United States Agency for International Development (USAID por sus siglas en inglés), Universidad Externado de Colombia, entidades privadas denominadas casas del consumidor, entre otros, una variedad de actividades tales como: charlas, conferencias, conversatorios, paneles de discusión, seminarios y foros, con el propósito de promover temas relevantes en materia de protección de los inversionistas y educación financiera en el mercado de valores, para crear conciencia sobre la importancia de los mismos.

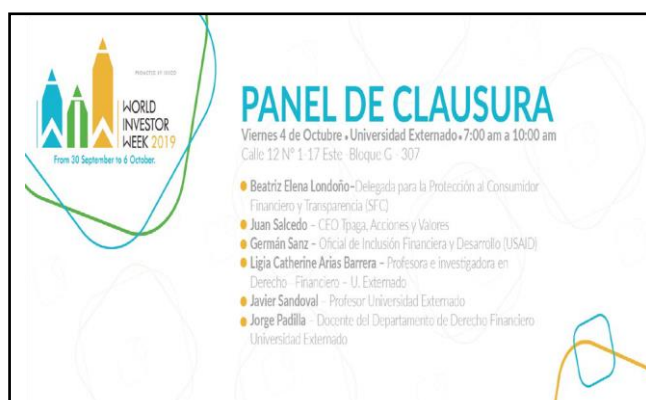
De acuerdo a lo anterior, este año, la Semana Mundial del Inversionista en Colombia, tuvo como tema central la *“Innovación Tecnológica al Servicio del Consumidor Financiero”*, en donde se destacaron actividades con las siguientes temáticas: “Inversión a un clic y para todos los bolsillos”, “Importancia de la educación financiera para el inversionista en Colombia”, “La protección del consumidor en la era digital”, “Productos financieros ofrecidos en el mercado de valores”, “Modelos de educación financiera para el consumidor financiero en Latinoamérica”, “Derechos del inversionista”, “Democratizando la inversión a partir de la innovación”, “Oportunidad de profundización financiera en zonas rurales del país a través de canales digitales”, “Estrategias de regulación frente al inversionista para el manejo de nuevas tecnologías en el mercado de valores”, “Manejo de algoritmos en la administración de portafolios vs el inversionista” y “Crowdfunding – derechos del inversionista”.

Adicionalmente, se promocionaron las diferentes actividades a través de las páginas web institucionales de algunas de las entidades participantes y de las cuentas de redes sociales (Facebook, Instagram, Twitter) de la Superintendencia Financiera de Colombia (SFC), del AMV y de la UNAB. Esta última la transmitió a través de “Streaming” en el link: unabtv.com y a través de la “Radiounab”

<https://soundcloud.com/unab-radio-688924820/finanzas-al-aire-29?in=unab-radio-688924820/sets/finanzas-al-aire>.

Esta campaña continúa abriendo la oportunidad para que distintos actores del sistema financiero colombiano trabajen coordinadamente con el propósito de fomentar las actividades propuestas para la Semana Mundial del Inversionista. A continuación, se mostrarán algunos registros fotográficos de los diferentes eventos realizados:







DOMINICAN REPUBLIC

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: SUPERINTENDENCIA DEL MERCADO DE VALORES (SIMV)

OTHER IOSCO MEMBERS:

OTHER PARTICIPANTS:

Superintendencia del Mercado de Valores (SIMV) conducted several activities during the period of the World Investor Week 2019, regarding the education, promotion and awareness of the role of our Institution as a regulator of the stock market in our Country. During this week the SIMV carried out different activities that included:

1- Course of Knowing the Stock Market & Knowing the Autonomous Heritage at Private schools and Institutions:

- Students of the St. Patrick School (Private School)
- Students of Universidad Iberoamericana (UNIBE) (Private University)
- Free open course at Universidad Iberoamericana (UNIBE)



2- Creation of a Website:

This website had all the information about the WIW 2019, our agenda, pictures, videos, supporters, and links of our past activities.

<https://simv.gob.do/wiwr2019/>



3- Online Campaign:

During the course of the week we promoted the WIW on all of our social media.

We did a online campaign to educated our followers about the stock market, how to invest your money, why you should invest, all the things that you have to learn before investing, we created awareness about what is WIW, and promoted our institution and our responsibility as a regulator of the stock market.

Social media used:

Facebook

Instagram

Twitter

EGYPT

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: FINANCIAL REGULATORY AUTHORITY (FRA)

OTHER IOSCO MEMBERS:

OTHER PARTICIPANTS:

The Financial Regulatory Authority conducted several activities in celebration of World Investor Week 2019 from 20-26 October to raise awareness about FRA's role as a regulator of the capital markets, and to disseminate investor education and protection messages.

During the course of the week FRA carried out different activities in cooperation with other institutions, these included:

1 - Awareness Sessions at Public and Private Universities:

FRA promoted this by giving a number of awareness sessions highlighting the importance of investor awareness and protection. Also focusing on the role of securities regulators, how they supervise the activities of capital markets, how they offer information and services to increase the investor education and protection before and after investing to avoid wrong Practices and financial crimes.

FRA launched the World Investor Week 2019 week by visiting a number of Public and Private Universities in different governorates including:

- a) the Arab Academy for Science, Technology and Maritime Transport (Private University),
Topic: Mutual Funds. (Figures 2, 3)
- b) Beni suif university (Public University), Nahda University in Beni Suif (Private University),
Topic: Consumer Protection for Capital Market. (Figure 1)
- c) British University in Egypt (Private University).
Topic: How to avoid wrong practices and –financial crimes. (Figures 4, 5, 6)

2 - Awareness session at Cultural Venue:

Awareness event at ElSawy Culture Wheel. It's a venue for cultural events targeting all the citizens of Cairo to attain Financial Inclusion. The video of the event will be uploaded soon on FRA's youtube channel.

Topics:

- a. FRA's role in regulating Capital Markets
- b. ABC Investment in Stock Markets
- c. IPO's and Bonds
- d. Mutual Fund
- e. How to supervise activities of capital market, avoid wrong practices and financial crimes
- f. Introduction to the Consumer Protection Guide

3 - Distributing Flyers and Educational Leaflets:

FRA also distributed informative flyers and educational leaflets during the events, to help the public better understand risks and assess important investment decisions in their future.

These flyers include:

- Brief about FRA Regulatory Role,
- Do's and Don'ts in Stock Market,
- Mutual Fund Types,
- Steps to Invest In the Stock Market,
- Subscription Laws,
- How to Follow your Investments,
- Investment Risks,
- Invest Safely (Investor Protection Fund).

4 - Training new interns on FRA Role

In addition to FRA's role in supervising Non-Banking Financial Markets, it also provided internship opportunities for fresh graduates to obtain new skills, and prepare them for the market.

5 - I invest website

- Data Bank

A new addition to the iinvest website with daily awareness terminologies and information.



b) Complaints

New addition to the iinvest website for Consumers if they have any complains dealing with Non-Banking Financial activities



5 - Documentary on FRA Role

Documentary on FRA's role in regulating and supervising Non-Banking Financial Markets.



6 - Media Coverage:

a) Press Releases	2 Press Releases
b) News and Tv Coverage	Newspapers
c) Videos on YouTube channel	1 video

7 - Consumer Protection Guide and leaflet



Awareness session at Beni suif University (1)



Awareness session at Arab Academy (2)



Group Photo with Arab Academy Students (3)



Group Photo with British University Students (4)



British University Students with WIW Messages (5)

Awareness session at British University (6)



FRANCE

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: Florence Corne

Other IOSCO members:

Other participants: AFG, ANACOFI, Binck, BNP Paribas, Boursorama, Bourse Direct, Citi, CNCEF, F2iC, FBF, Fortuneo, INC, La finance pour tous

The Autorité des marchés financiers (AMF) and its partners participated actively for the third edition of "World Investor Week".

The AMF published a press release to inform about the event, its involvement and activities carried out in France, including the launch of a web-app dedicated to investor's protection.

It generated 111 web, social media and press mentions. The internet users' total audience having been able to see the information was 506 000 and the number estimated of Internet users having been reached by the publications was 44 000.

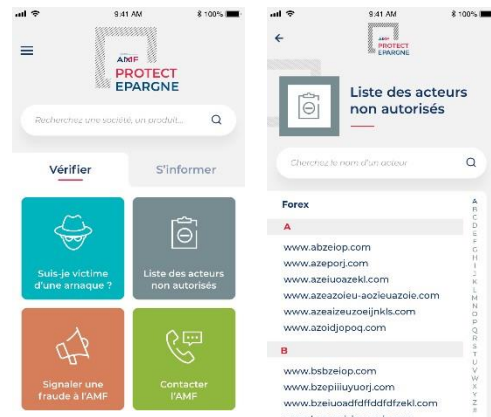
The AMF found partners to support the initiative. Partners also had to communicate on this week with their internal public (banks, asset-management companies, teachers, members...) and retail investors in general.

The AMF led a campaign of visibility on the social media Twitter and Facebook with the templates sent. The AMF posted a post every day on its Facebook page during the week. The reach of these posts was 223 698 people with 10 155 clicks, reactions, comments or shares.



The AMF created specific content and organized several meetings during this week:

- Launch of the "AMF Protect Epargne" application, which makes it easy to find an unauthorised company in the AMF's black list, to determine in a few clicks the potential risk of a scam of an investment offer, to be kept informed of AMF warnings and to enter into contact with AMF Epargne Info Service helpline;



- The creation of a long-term investment journey with "La Finance pour tous". This journey, which is made up of web-based learning modules aimed at dispelling misconceptions about investment, especially share investments, provides investors with insight into long-term investment challenges and the keys for action;



- A diversification tool to help investors gain practice in diversifying more or less risky asset portfolios in order to achieve a balanced result. This tool called "Sounds of finance" is composed of 2 levels. As the web user is getting closer to a balanced portfolio, the music he can hear becomes more harmonious;



- Various events for investors: these include a meeting with individual investors in Strasbourg with the French Federation of individual investors and investment clubs (F2iC) and Banque de France, a Facebook Live broadcast with the national consumer institute (more than 4400 views including replay) and a web conference on collective investment schemes on 1 October.



GERMANY

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: FEDERAL FINANCIAL SUPERVISORY
AUTHORITY (BUNDESANSTALT FÜR FINANZDIENSTLEISTUNGSAUFSICHT – BaFin)

OTHER IOSCO MEMBERS: GERMAN DERIVATIVES ASSOCIATION (DEUTSCHER DERIVATEVERBAND – DDV)

OTHER PARTICIPANTS:

BaFin's activities:

BaFin has released a new brochure providing key information about investing ("Grundregeln der Geldanlage") and has published a new edition of its "Investing from A to Z" guide in simple German ("Das kleine ABC in Leichter Sprache: Geld-Anlage"). The brochure provides investors with the most important information they need and contains key questions and checklists. The information provided can also be used to prepare for a meeting with an intermediary. BaFin's "Investing from A to Z" guide is aimed in particular at consumers who cannot be reached effectively using regular information materials because of their level of education or language skills. It presents the absolute basics of investing in simple and clear language. Presenting information in this way helps to make it easier to understand and helps to improve the accessibility of such important information.

Moreover, BaFin has published a video on its website for consumers about the requirements of the Second Markets in Financial Instruments Directive (MiFID II) and the PRIIPs Regulation. In this video, BaFin experts provide information about ex-ante costs and charges, the recording of phone calls (taping), and the key information document and the suitability report that investment firms must give their clients when providing investment advice.

One of the key objectives of this video was to raise awareness among consumers of the added value of these rules and to encourage consumers to seek information by making use of the new options that are available.

Following a week of campaigning, BaFin experts participated in a digital meet-up organised by Digital-Kompass on 17 October to inform senior citizens in particular via video about digitalisation in the financial sector and new risks and opportunities. Digital-Kompass is a joint project between the German National Association of Senior Citizens' Organisations (Bundesarbeitsgemeinschaft der Seniorenorganisationen – BAGSO) and the non-profit association Deutschland sicher im Netz e.V.. The project is aimed at helping senior citizens when they use the internet. It is also supported by the Federal Ministry of Justice and Consumer Protection (Bundesministerium der Justiz und für Verbraucherschutz – BMJV).

The meet-ups run by Digital-Kompass are streamed live as webinars with an interactive design. During the meet-up held in October, BaFin experts explained how digitalisation is affecting consumers in all areas of the financial sector, particularly in banking, financial services and insurance. In this context, the participants were encouraged to seek further information about digitalisation themselves. The meet-ups also focus on making consumers aware of the risks and opportunities of digitalisation so that they can make the necessary informed decisions.



The Derivatives League: DDV's product classification



GIBRALTAR

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: GIBRALTAR FINANCIAL SERVICES COMMISSION (GFSC)

OTHER IOSCO MEMBERS:

OTHER PARTICIPANTS:

DURING WORLD INVESTOR Week (WIW), the GFSC hosted various activities to support the campaign. This year, the GFSC focused on targeting a wide audience, ranging from young to senior members of the public.

To spread the message of safe investing, the GFSC hosted pop-up sessions in various locations in Gibraltar to inform the public on how best to recognise the risks of investing online. This, for example, included how they can avoid risks associated with Crypto assets. GFSC staff members were available to answer any questions members of public had on safe investing. A number of leaflet handouts were produced which provided information on online banking, virtual currencies, home/motor insurance, investments, and pensions. The public were eager to engage in the information the GFSC had to share.

Throughout the week, the GFSC published infographics on the GFSC and [Moneywise](#) social media platforms, [Facebook](#), [Twitter](#), and [LinkedIn](#) every working day. The infographics summarised the leaflet handout tips on how to be a smart investor including risks associated with particular investments. The GFSC also published a short, informative doodle video focusing on key things to consider when investing on all social media platforms on the first day of WIW.

The work of the GFSC in relation to WIW featured in local news outlets such as television, radio and the newspaper.



Pop-up information stands



Leaflets distributed at the pop-up stands



Doodle video

RED FLAGS

BE A SMART INVESTOR

HIGH RETURN OR PROFITS?
If it sounds too good to be true - be smart - walk away!

ARE YOU BEING RUSHED?
Fraudsters will often try to put pressure on you to invest immediately.

DO YOU KNOW WHO IS RUNNING THE COMPANY?
Verify this information independently.

TOO MANY ADVERTS?
Some fraudsters try to promote their product as much as possible to entice you!

GIBALTAR FINANCIAL SERVICES COMMISSION

INITIAL COIN OFFERINGS (ICO) AND CRYPTO-ASSETS

Be a Smart Investor

PRICES WILL GO UP AND DOWN
You could lose the whole investment

ICOS ARE NOT REGULATED
Check the information as it might be very unreliable and inconsistent between different ICOs

THERE ARE NO COMPENSATION SCHEMES FOR THIS INVESTMENT
Are you prepared for this?

YOU COULD BE TARGETED BY HACKERS
If your crypto is stolen you will probably not be able to get it back

GIBALTAR FINANCIAL SERVICES COMMISSION

BE A SMART INVESTOR

WHEN CONSIDERING INVESTMENTS IN ONLINE AND DIGITAL ENVIRONMENTS

THINK
Is the investment real?
Do you understand the investment?
Do you need professional advice?

READ
Are you comfortable with the fees you have to pay?

CONSIDER
Do you know where your money is stored and how you can access it?

REMEMBER
Anyone can create a website. Having a website does not mean the investment is real.

GIBALTAR FINANCIAL SERVICES COMMISSION

CELEBRITY ENDORSEMENT & INVESTING

Be a smart investor

DOES THE INVESTMENT SUIT YOU?
Ensure the product or service the celebrity advertises fulfills your needs!

FRAUDULENT ADVERTISING
Fraudsters may use a celebrity's name without their knowledge to grab your attention!

FRAUDULENT ENDORSEMENT
Famous people may be lured into endorsing a product or service that they may not know is a scam.

TIPS FOR A SMART INVESTOR
Celebrity endorsement should not influence your investment decision-making.
Make sure the product or service is suited to you.
Do your research before considering the product.

GIBALTAR FINANCIAL SERVICES COMMISSION

CREDIT CARDS & INVESTING

Be a smart investor.

UNAUTHORISED CHARGES
Fraudsters who ask for a credit card as a payment method are likely to make charges without your permission!

USING MONEY THAT ISN'T YOURS
Using a credit card for investing means that you may not be able to pay lenders back and accumulate unnecessary debt.

ACCEPTING CREDIT CARDS
Most legitimate investment platforms won't accept credit cards as a payment method. Be aware!

UPHILL BATTLE FOR PROFITS
Credit cards have high interest rates, most average 18%. This means you will need at least 18% in profits to break even. Most investments can't reach this target!

GIBALTAR FINANCIAL SERVICES COMMISSION

Five infographics distributed on social media

HONG KONG

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: INVESTOR AND FINANCIAL EDUCATION COUNCIL

OTHER IOSCO MEMBERS:

OTHER PARTICIPANTS:

The Investor and Financial Education Council (IFEC) promoted key education messages in conjunction with World Investor Week (WIW) 2019, and supported the two WIW activities including Ring the Bell for Financial Literacy on 30 September and World Financial Planning Day on 2 October.



Resources and Communications

IFEC launched a wide range of resources and communications to raise public awareness on the importance of investor education and protection. Key education messages included online investing and protection, fund investing, retirement planning as well as the basics of investing.

- Retail Investor Seminar

A Retail Investor Seminar on trends impacting investment decisions and an analysis of the traditional and virtual banking sector was jointly hosted by the Association of Chartered Certified Accountants, CFA Institute, Hong Kong Exchanges and Clearing Limited and Hong Kong Society of Financial Analysts and the IFEC on 28 September. The event was attended by 355 people.



- Core Competencies Framework on Financial Literacy for Investors

To support the development and implementation of investor education initiatives across various jurisdictions, the IOSCO developed a Core Competencies Framework on Financial Literacy for Investors by one of its working groups led by the IFEC. A Chinese version was made for the local market, and was launched together with the Framework on the IFEC website at the end of September with subsequent promotions via media interviews and stakeholder activities.

- Radio interviews

The IFEC collaborated with radio stations including Radio Television of Hong Kong Channel One and Metro Finance to produce and broadcast a total of 6 radio interview segments to promote WIW, fund investing and World Financial Planning Day. Guest speakers included Mr Lester Huang, Chairman of the IFEC and representatives from Hong Kong Investment Funds Association, Hong Kong Society of Financial Analysts and Institute of Financial Planners of Hong Kong. According to 2019 Nielsen Media Index (Jul 2018- Jun 2019), the combined listenership of the two radio channels was 354,000 per day.

- Online and social media resources

- Launched a dedicated portal "[World Investor Week – A Guide to Successful Investing](#)" on 24 September: Recorded 8,000 pageviews from 24 September to 30 October.
- Published a blog on investment beginners on 27 September: Recorded 4,700 views in October.
- Published 2 Facebook posts in September: Recorded 550 clicks and 60 reactions
- Published an IG post on 2 October: Recorded 100 likes
- Highlighted WIW in the September issue of e-newsletter

In October 2019, the IFEC website and Chin Blog had 75,000 and 20,000 monthly pageviews/ views. While we had 73,000 and 2,300 Facebook and IG followers.



- Media coverage

Published 2 press releases on 24 and 30 September and 4 byline articles during the WIW. The radio interview with Mr Lester Huang, Chairman of the IFEC broadcast on 3 October generated news coverage in a number of online media.

Supporting WIW activities

IFEC took part in the two WIW activities, which were Ring the Bell for Financial Literacy organized by the Hong Kong Exchanges and Clearing Limited on 30 September, and World Financial Planning Day organized by the Institute of Financial Planners of Hong Kong on 2 October.

- Ring the Bell for Financial Literacy

Mr Andrew Wan, Chief Financial Officer of Securities and Futures Commission and Board Member of IFEC, delivered a speech "Investor and Financial Education: Meeting the Needs of Today and Tomorrow" in the ceremony. Invites were extended to IFEC stakeholders to join the ceremony and sharing session. The event was attended by around 100 people.



- World Financial Planning Day

IFEC lined up a radio interview with the representative from the Institute of Financial Planners of Hong Kong to promote the activity. IFEC produced an illustration series "[7 Steps for Planning Your Retirement](#)" to promote retirement planning.

INDIA

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: SECURITIES AND EXCHANGE BOARD OF INDIA (SEBI)

OTHER IOSCO MEMBERS:

BSE LIMITED (BSE)

MULTI COMMODITY EXCHANGE OF INDIA LIMITED (MCX)

NATIONAL STOCK EXCHANGE OF INDIA LIMITED (NSE)

MARKET INFRASTRUCTURE INSTITUTIONS:

METROPOLITAN STOCK EXCHANGE OF INDIA LTD (MSE)

NATIONAL COMMODITY AND DERIVATIVES EXCHANGE LIMITED (NCDEX)

NATIONAL SECURITIES DEPOSITORY LIMITED (NSDL)

CENTRAL DEPOSITORY SERVICES (INDIA) LIMITED (CDSL)

OTHER PARTICIPANTS:

SEBI RECOGNISED INVESTORS' ASSOCIATIONS (IAs)

SEBI EMPANELLED RESOURCE PERSONS (RPs)

SEBI EMPANELLED COMMODITIES DERIVATIVES TRAINERS (CoTs)

During World Investor Week 2019, SEBI along with other institutions and participants mentioned above organized and participated in several outreach events and activities with a goal of spreading WIW's key messages. The following provides a brief account of such activities:

1. **Banner & Ticker:** Bilingual banners about celebration of WIW-2019 were exhibited across all offices of SEBI, SEBI recognized stock and commodity derivatives exchanges, and depositories. Ticker about celebration of WIW was run on SEBI's official website (www.sebi.gov.in) and SEBI investor website (www.investor.sebi.gov.in) as well as the websites of stock and commodity derivatives exchanges and depositories.
2. **Ring the Bell Ceremony:** A 'Ring the Bell Ceremony' was organized by NSE on September 30, 2019 to commemorate WIW-2019. The ceremony was attended by senior officials of SEBI who addressed the participants about the importance of investor education and objectives of celebrating the World Investor Week.
3. **Release of Securities Market Booklet:** With the objective of developing a simplified educational material for different investor awareness programs, a common securities market booklet titled '*Securities Market - Understanding from Investor's Perspective*' developed by SEBI in coordination with the stock exchanges and depositories, was released by SEBI in a release ceremony organized by BSE on October 04, 2019. The booklet encompasses basic aspects of investing in securities market like an introduction, how to invest, process of investing, KYC procedures, precautions to be taken by investors while investing, etc.

4. Financial Education Programs conducted by RPs: RPs have been promoting financial education across various target groups. RPs conducted 871 financial education programs which were attended by 26,273 participants during WIW-2019. They conducted financial education programs covering basic concepts related to various financial sectors, viz. banking, insurance, capital market, pension, caution against ponzi schemes and other fraudulent practices, various schemes launched by Indian Government related to savings products, investment products, insurance products, financial inclusion schemes, etc. These programs were conducted in local languages of the particular area and financial education booklets were distributed free of charge to the participants attending these programs.
5. 'Visit to SEBI' Programs: During WIW-2019, 43 Financial/ Investor Education programs for students were conducted by SEBI covering 2,475 participants. During these 'Visit to SEBI' programs, various groups of students from college, schools and professional institutes visited SEBI offices to learn about securities markets, SEBI and its role as regulator of securities markets.
6. Investor Awareness Programs: During the period, a total of 903 investor awareness programs covering 48,646 individuals were conducted by SEBI and the other participants. These programs were conducted across the country, mainly, focusing on tier II and tier III cities/ towns to promote investor education. In these programs, investors were provided useful information on securities market covering basic concepts like investing in securities market, mutual fund investments, grievance redressal mechanism, etc. Out of these programs, IAs and CoTs which have been recognized by SEBI for conducting dedicated awareness programs in the fields of securities market and commodities derivatives market, respectively, conducted 11 programs covering 618 participants.
7. Overall, a total of 1,817 financial and investor awareness programs covering more than 77,000 participants were conducted in more than 300 districts of 20 states and 2 union territories across India. Apart from these activities, SEBI along with other participants organized different education fairs and gatherings, and ensured a wider outreach of the financial and investor awareness during WIW-2019.
8. The information about the various programs conducted during the period were provided in the public domain through social media channels like Facebook, Twitter, and through SMSes and e-mails. Additionally, several investor awareness messages were uploaded on social media. Following is a snapshot of the extent of social media outreach undertaken during this period:

Particulars	No. of Views	No. of Likes	Share/ Forwards
Facebook	178,000	648	4,734

Twitter	256,000	473	6,227
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Particulars	Nos.
SMS	73,000
E-mails	14,000,000

- Print Media Advertisements: During the event period, SEBI, the exchanges and the depositories launched print advertisements in leading newspapers. The major themes on which the advertisements were issued are:
 - An informed investor is a protected investor
 - KYC requirements while opening a demat account
 - Do's and Don'ts of investing in securities market
 - Do's and Don'ts of investing in commodities derivatives market
 - Not to believe in 'Hot Tips' on trading
 - Update of mobile number and e-mail ID in demat account



विश्व निवेशक सप्ताह २०१९
WORLD INVESTOR WEEK 2019
 सितम्बर ३० - अक्टूबर ०६, २०१९
 September 30 - October 06, 2019

जानकार निवेशक – सुरक्षित निवेशक
AN INFORMED INVESTOR IS A PROTECTED INVESTOR
 अपनी जरूरतों और लक्ष्यों को ध्यान में रखकर ही निवेश करें
 Plan and invest according to your needs and goals

SEBI भारतीय प्रतिभूति और विनियम बोर्ड
 Securities and Exchange Board of India

WORLD INVESTOR WEEK 2019

Banner displayed across offices of SEBI, other participants, and at the venues of awareness programs



'Ring the Bell' Ceremony by Mr. Nagendraa Parakh, Executive Director, SEBI (in center) at NSE on Sep 30, 2019. Mr. N Hariharan, CGM, SEBI (to the right) and MD, NSE (to the left) are also in the picture



Release Ceremony of Securities Market Booklet by Mr. G Mahalingam, Whole Time Member, SEBI (in center) on October 04, 2019



'Visit to SEBI' program conducted for students



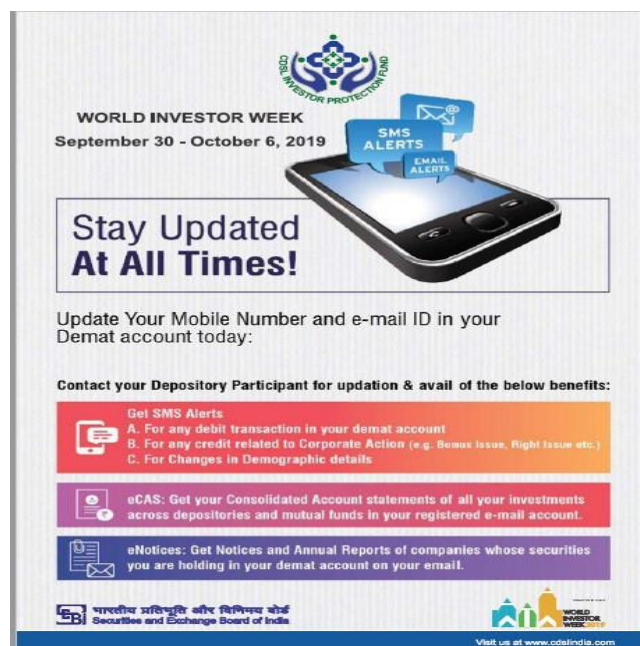
Investor Awareness Program on commodities derivatives for farmers



Financial Education Workshop for Police officials



Print Advertisement by SEBI and NSDL



Print Advertisement by SEBI and CDSL

BSE
INVESTORS' PROTECTION FUND

IS PROUD TO BE PART OF THE
WORLD INVESTOR WEEK
30th September 2019 - 6th October 2019

We understand that investing in the stock market involves taking several factors into consideration. Studying these factors helps protect investors' financial interests. That's why we believe:
an informed investor is a protected investor.

Here are some ways to stay protected:

- Always invest with a SEBI-registered broker
- Don't copy investments decisions of others
- Don't believe in rumours of guaranteed returns



SEBI भारतीय प्रतिभूति और विनियम बोर्ड
Securities and Exchange Board of India


WORLD INVESTOR WEEK 2019

Print Advertisement by SEBI and BSE

Under the aegis of
NSE
IPFT

WORLD INVESTOR WEEK
September 30 – October 6, 2019

**No alerts,
no updates.
Have you
filled in your
KYC details
correctly?**



While opening a DEMAT account, ensure you fill in your KYC in full including mobile number and email address | You are entitled to get alert messages for any transactions in your account by SMS/email | If you do not get alerts in a timely manner please contact your depository participant/depository | If you get alerts for transactions not made by you, please inform your depository participant/depository regarding the same

SEBI भारतीय प्रतिभूति और विनियम बोर्ड
Securities and Exchange Board of India

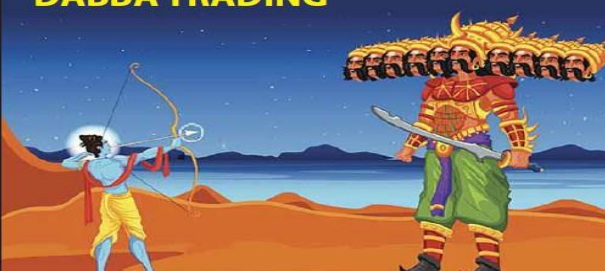
WORLD INVESTOR WEEK 2019

Print Advertisement by SEBI and NSE

WORLD INVESTOR WEEK
September 30 – October 6, 2019

NCDEX
NCDEX Investor (Client) Protection Fund Trust

— LET'S TAKE A PLEDGE —
**KILL THE DEVIL OF
DABBA TRADING**



TRADING RESPONSIBLY IN COMMODITY DERIVATIVES MARKET

- Trade only through Registered Members of the Exchange and insist on filling up a standard 'Know Your Client (KYC)' form before you commence trading.
- Insist on getting a Unique Client Code (UCC) and ensure all your trades are done under the said UCC.
- Do not start trading before reading and understanding the Risk Disclosure Document (RDD).
- Do not undertake off-market transactions as such transactions are illegal and fall outside the jurisdiction of the Exchange.
- Do not enter into assured returns arrangement with any Member.
- Do not get carried away by luring advertisements, rumors, hot tips, explicit/implicit promise of returns, etc. Do not make payments in cash/ take any cash towards margins and settlement to/ from the Member.

SEBI भारतीय प्रतिभूति और विनियम बोर्ड
Securities and Exchange Board of India

WORLD INVESTOR WEEK 2019

Disclaimer:
All transactions are subject to market risk. To participate in commodity market, contact any SEBI registered broker of the Exchange. Read the Risk Disclosure Document (RDD) carefully before transacting in Commodity Futures and Options. This publication has been made through the NCDEX Investor (Client) Protection Fund Trust for educational and awareness purposes so that the general public is made aware of the trading risks and general information. Neither NCDEX nor the NCDEX IPFT Trust or their affiliates, associates, representatives, directors, employees or agents shall be responsible in any manner to any person or entity for any decisions or actions taken on the basis of this publication. No part of this publication may be reproduced or reproduced without written permission from NCDEX.

Print Advertisement by SEBI and NCDEX

MCX
METAL & ENERGY
Trade with Trust

**MCX INVESTOR
PROTECTION FUND**

WORLD INVESTOR WEEK
September 30 – October 6, 2019

**IF IT'S HOT
IT COULD BURN!**



YOU SHOULD NOT BELIEVE IN HOT TIPS ON TRADING...

- Rumours about the price of a commodity at times float in the market through word of mouth, social and other media, SMS, etc.
- The investors should be wary of and refrain from acting on rumours.
- Do not get carried away by luring messages, rumours, hot tips, assurances of huge gains, etc.

SEBI भारतीय प्रतिभूति और विनियम बोर्ड
Securities and Exchange Board of India

WORLD INVESTOR WEEK 2019

Print Advertisement by SEBI and MCX

ISLE OF MAN

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: CLAIRE WHITELEGG

OTHER OTHER IOSCO MEMBERS:

OTHER PARTICIPANTS: THE PERSONAL FINANCE SOCIETY (PFS), THE ISLE OF MAN BRANCH OF THE CHARTERED INSTITUTE FOR SECURITIES AND INVESTMENTS (CISI) AND THE LONDON INSTITUTE OF BANKING AND FINANCE (LIBF).

The Isle of Man Financial Services Authority (IOMFSA) promoted World Investor Week by communicating with the public and the media in the Isle of Man. The homepage of the IOMFSA's website displayed the WIW logo during the World Investor Week and contained links to the IOMFSA's consumer website and promotional materials.



The IOMFSA organised a consumer event where Isle of Man residents were invited to come and talk to the regulator and the UK President of the Personal Finance Society about safe investing.

World Investor Week

The Isle of Man Financial Services Authority is this week linking up for the second successive year with the Personal Finance Society for World Investor Week.

The week is part of a global campaign to raise awareness about the importance of investor education and protection and highlight the various initiatives of securities regulators.

The regulator and professional body will be holding an open event at Tynwald Mills on Saturday (October 5) from 10am. Representatives from both organisations will be available to chat about all matters relating to pensions, savings and investments and will be offering guidance on the things that people worry about most when it comes to money and how to guard against scams.

Adam Owen, president of the Personal Finance Society said: 'Having an informal event where people can just



Flashback to last year. Claire Whitelegg, FSA, Sharon Sutton, chartered financial planner, Adam Owen, Personal Finance Society and Karen Badgerow, FSA

drop by and chat with financial professionals and raise some of those things that they may have been thinking about for a while, is a great idea. We are delighted the FSA have invited us to support the event.'

Claire Whitelegg of the FSA said: 'Following the success of our World Investor Week programme last year, we are delighted to be working with Adam and the PFS team to reach out to Manx consumers. Personal finances are

important and we hope to demystify them. The Manx public are all invited to join us and we hope that as many people as possible will come along to Tynwald Mills for a chat.'

Earlier this year, the work Mrs Whitelegg did on behalf of the FSA in 2018 to support World Investor Week and also to raise awareness of the risk of financial scams was recognised by the Chartered Insurance Institute at the Building Public Trust awards.



The day was successful and a wide range of consumer materials were distributed including a new leaflet on Smart Investing prepared specifically for World Investor Week and a new schematic explaining who does what in the financial services arena. Books on investment basics, donated by the IOM Branch of the Chartered Institute for Securities and Investments were also distributed to members of the public.

BUSINESS NEWS

Shoppers find out how to be smart investors

By DUNCAN FOGGLES
duncan.foggles@today.co.uk
Twitter: @duncanfoggles

When it comes to your finances, if it sounds too good to be true it normally is...

But members of the public at Tynwald Milling a free bonus when they had the opportunity to find out how to invest wisely and avoid scams. Staff from the Financial Services Authority (the FSA) joined the UK president of the Personal Finance Society (PFS) for an informal open event to talk to the Manx public.

The informal chats covered a wide range of areas includ-

ing:
How to check you are dealing with a regulated firm.
How to understand a product and how much it will cost to invest.
How do you know what you need and whether a product is right for you and your family.
Why it is important to invest in different things and diversify.
What are the red flags to be aware of that might indicate that something is a scam.
What you can do if things are going wrong.
Karen Badgerow, chief executive of FSA noted that 'It was fascinating to see initial hesitancy turn to real interest when we explained we weren't there to sell anything

but wanted to help people understand more about investing safely. Whilst we couldn't tell people what to invest in we did give them information to help them take control and be smart investors.'

The latest FSA information leaflet, which is focussed on how to be a smart investor, can be found on the FSA's consumer website: www.fsa.gov.uk/consumer-material/world-investor-week-2019/

Adam Owen of the PFS had travelled to the island especially for the event. He said: 'I worked with the FSA on consumer matters last year and was delighted to be able to join them again. Giving the public the information and tools to ask



Claire Whitelegg, John Coyle and Karen Badgerow from the Financial Services Authority

the right questions and understand products before they invest is the best way to ensure that they get good outcomes from investing.'

Claire Whitelegg from the FSA has championed the importance of raising public awareness. She said: 'Today we are all being asked to take more responsibility for our financial future. In an uncertain and changing world it is vitally important to have the information

to understand how to protect our finances so that we and our families are secure. That is why the FSA team prepared clear information and is why FSA staff have given up their Saturday to be here.'



The IOMFSA and the LIBF continue their collaboration to improve financial literacy in Isle of Man Schools through assisting in the delivery of Level 3 standards qualifications in financial education. The LIBF has also launched a schools competition on investing.

The new materials the IOMFSA prepared for World Investor Week 2019 are:

Investing for smart investors – a colourful leaflet aimed at getting the public to ask themselves the right questions before investing. This leaflet is takes IOSCO's Key Messages for World Investor Week 2019 and turns them into useful practical information for consumers.



Investing for Smart Investors



Planning to invest? Ask yourself some simple questions

Do you know what your future needs and goals are?	
How will you finance your future needs and goals?	
Do you know what your attitude to risk and tolerance for loss are?	
Do you understand that all investments carry risks?	
Do you understand the power of compound interest?	
Do you understand the benefits of long-term, regular and diversified investments?	
Do you need financial advice?	

Signing up for an investment? Ask these additional questions

Are you dealing with a regulated firm?	
Have you researched the product?	
Do you know the impact fees will have on the investment?	
Does the investment meet your future needs and goals?	
Is this a "get rich quick" or "can't lose" scheme?	
Are your investments (and risks) diversified?	
Do you need to take financial advice?	

How do you plan for and invest according to your future needs and goals?



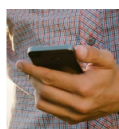
Investing for your future means putting enough aside on a regular basis. You can also invest lump sums when you have them.

If you don't know what your future goals are, what they will cost and when you will need the money, how can you invest for them? It is very hard to be motivated to save for something if you don't know what that something is.

6 Key Steps to Investing

- 1. Your goals** Set specific and realistic goals. For example, instead of saying you want to have enough money to retire comfortably, think about how much money you'll need in retirement ...
- 2. Know your investing personality** – What is your attitude to risk? Are you slow and steady or do you like to take a chance? How comfortable are you in investing in things that might fail? Can you tolerate losing money for the chance of higher gains (i.e. what is your capacity for loss)?
- 3. Create your plan**
 - Take your realistic goals
 - Work out how much you need to put aside each month to achieve your goals. If that amount isn't realistic then adjust your goals
 - Work out your **investment strategy** (based on your investing personality)
- 4. Choose your investment mix** – remember it is important to diversify your investments
- 5. Track your progress**
- 6. Update your goals and plan as necessary**

Why do all investments carry risks?



When you invest, your money is ultimately used to finance a business, for example:-

- If you buy company shares, you buy a part of the company. In return you share in the company's profits and benefit from any increase in value of the shares. Your risk is that the company doesn't do as well as you hope and there are no profits and the value of shares fall when you need to sell them.
- If you buy debentures or company bonds you loan a company money for a fixed interest rate. Your risk is that the company does not do as well as you hope and is unable to repay your loan or to pay the interest.
- If you invest in a collective investment scheme, your investment will be shared across companies and this diversification means that you may be less affected if one company underperforms.

The Risk/Reward Ratio The relationship between risk and return is not straightforward. As a rule of thumb:



You should invest according to your risk profile and tolerance for loss and carefully select investments that fit your needs.

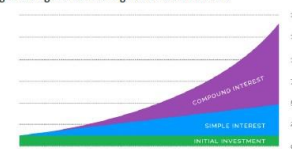
What is the power of compound interest?



An annual interest rate is the percentage amount that your money or investment (the "initial investment") earns over a year.

You can take the interest each year (e.g. taking an income) and leave the principal amount – this means that the next year you will earn the new annual interest rate for that year on the initial investment only. This interest is not compounded and is referred to as simple interest.

Compound interest applies when you do not withdraw the interest. This means that the interest rate is applied to the initial investment plus the interest already accumulated. Over a period of time this can lead to significant gains on the original amount invested.



The diagram above is based on 15,000 at 7.5% per annum return over 30 years and is for illustrative purposes only. NB deposit rates are typically lower than this. Compounding also applies to investment returns.

Why is diversification important?

Diversification means spreading your risk across different types of investments to increase your odds of investment success.

Diversification is important because markets can be unpredictable and the future is uncertain. By diversifying your portfolio, you reduce the effect of one or more assets underperforming or failing.

Another way of looking at it is to consider a shopkeeper. If they only sold apples and all of the apple harvests failed they would go out of business. But if they sold a wide range of fruit and vegetables, or other products, their customers would have other things to buy.

In a diversified portfolio, different types of investment will react differently to the same market or economic event. For instance:

- When the economy is growing, shares tend to outperform bonds.
- When the economy slows down, bonds often keep their value better than shares.
- By holding both shares and bonds, you reduce the chances of your portfolio taking a big hit when markets swing one way or the other.

This philosophy works across different sectors of the economy and different international markets. When investing, by having a range of investments, you're better protected against the risks that could hit any single one of them.

Remember..... Don't put all your eggs in one basket!!



How do you check that a financial services firm is regulated?

From investments and pensions, to bank accounts, savings, loans, and insurance, virtually every adult in the Isle of Man is a consumer of financial services. The Isle of Man Financial Services Authority ("the Authority") regulates financial services firms on the island.

One of our statutory objectives is to secure an appropriate degree of protection for consumers dealing with firms carrying on regulated financial services activity. The Authority's **Consumer Matters leaflet** gives more information about how we do this.

Checking the Authority's Register

The Authority's Register of Regulated Firms can be found at: <https://www.iomfsa.im/register-search/>.

There is also a list of Isle of Man Financial Advisers which can be found at: <https://www.iomfsa.im/media/2421/isle-of-man-financial-advisers.pdf>.

If a firm is "Registered" with us for Anti-Money Laundering purposes, this does not mean they are a regulated financial services firm.

If you think someone is seeking to offer you financial products or services without a suitable licence, or outside the terms of their licence, please contact us at info@iomfsa.im.

Firms operating outside the Isle of Man

If you are dealing with a firm operating outside the Isle of Man you should check if they are regulated. For example, if the firm is a UK firm you can check the UK Financial Services Register at: <https://www.fca.org.uk/firms/financial-services-register>.



How to research products

To research a product you need to look at what you want and what you need:

- What does the product do?
- Is the product what you need?
- Look at your investment needs – does the product meet them?
- What would happen if you need to take funds early or later?
- Read all of the product information and key features of the product. Don't forget the small print!!
- Are there other similar products available?
- Are they better for you?
- Do you understand the risks in the product and product charges?

If you don't understand the product, don't sign up – ask for more information or get advice.



How do you assess fees?



All investment products have charges which pay the companies and professionals involved. These should be clearly disclosed. Often charges are at each layer of an investment. E.g.:

A Financial Adviser will be paid a fee or a commission.

A product company will normally be paid a percentage of the value of your investment when you invest and on an ongoing basis. The fees are often included in the value of your investment and may not be visible on every valuation you receive. There may also be dealing fees and other ad hoc fees.

Those managing underlying investments are normally paid a percentage of the value of the investment.

Is there a Total Expense Ratio or TER in the product literature? If so this is a good indication of costs in the investment. Please note your Advisers fee may not be included in a product TER.

How do you spot a "get rich quick" scheme?

The term "get rich quick" has been used to describe shady investments since at least the early 20th century. A get rich quick scheme will promise you high rates of return. Most schemes create an impression that participants can obtain this high rate of return with little risk, and with little skill, effort, or time.

The general rule of investing is:

If it sounds too good to be true, it is too good to be true!!

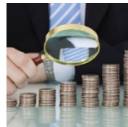
Look out for:

- ❑ Approaches out of the blue from people or firms you do not know
- ❑ Promises of large returns and low risk
- ❑ Pressure to buy there and then and limited time offers
- ❑ Celebrity endorsements and social media hype
- ❑ Investments where it is unclear what you are investing in or how the product works
- ❑ Promises of free gifts
- ❑ Requests for unnecessary personal information and account/credit card details from unsecured websites
- ❑ Bad publicity about the firm, product or persons you are dealing with
- ❑ Poor spelling and grammar in promotional materials, emails and other correspondence

Ask yourself, if this opportunity is really that good why are they approaching me?



What are the benefits of long-term, regular, diversified investments?



Three key benefits of diversifying your investments:

1. **Reduce your risk of loss** – if one investment performs poorly, others may perform better, reducing potential losses to your portfolio
2. **Preserve your capital** – not all investors need growth; some who are close to retirement need to de-risk and preserve capital
3. **Generate returns** – investments don't always perform as expected, diversifying means you're not relying on one source for income and growth

Key benefits of long term regular investing:

1. **Investing becomes a habit** - regular investing means your investment is built into your budget
2. **It takes emotion out of the equation** - regular investing means you don't have to make a decision about whether to buy today or next year
3. **History shows you'll almost always be right** - long term investors are more likely to make money. Investments rise and fall; prices can't fall below £0 but may rise significantly. Choose carefully and hold your winners for the long run
4. **Compounding works to your advantage** - long term investing allows you to take advantage of compounding (the ability to reinvest profits to generate even greater profit potential)
5. **It's easier to smooth performance** - Holding your winners over the long run can moderate the effect of investments that underperform
6. **Your investment risk drops** - long term investing reduces investment risk from lost opportunities. Staying invested reduces your risk of missing out on gains

What can you do if you are unhappy about an investment product?

Complain to the regulated firm in the first instance

- Tell them you are making a complaint and how you would like it to be resolved. We suggest that you put the complaint in writing and keep a copy.
- If you are not satisfied with their response, you may be able to complain to the relevant Ombudsman Scheme (if there is one).

Complain to the relevant Ombudsman Scheme

- Ombudsman schemes can consider complaints if you are dissatisfied with a firm's response to your complaint and you have suffered a loss or financial disadvantage.
- Details on the Isle of Man Financial Services Ombudsman Scheme can be found at: <https://www.gov.im/about-the-government/statutory-boards/isle-of-man-office-of-fair-trading/financial-services-ombudsman-scheme/>
- Other options**
- You can use the small claims procedure which can make awards up to £10,000 (<https://www.courts.im/court-procedures/claims/small-claims-procedure/claimant-small-claims/>) or make a full court application.
- The Authority has no power to arbitrate in complaints, or to compel a regulated firm to pay compensation to an individual complainant. The Authority can investigate regulatory concerns in relation to a regulated firm. In such cases findings cannot be disclosed to you as the complainant.

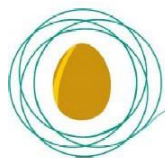


www.iomfsa.im/consumers/

October 2019



The IOMFSA believes that for consumers, it is important they know where to go to get different types of services. To help make this clear the IOMFSA published this simple schematic for Isle of Man consumers during WIW2019.



ISLE OF MAN
CONSUMER MATTERS
Safeguard your future



ISLE OF MAN
FINANCIAL SERVICES AUTHORITY
Lugħt-Relli Shirvelshyn Angidoll Eilan Vannin

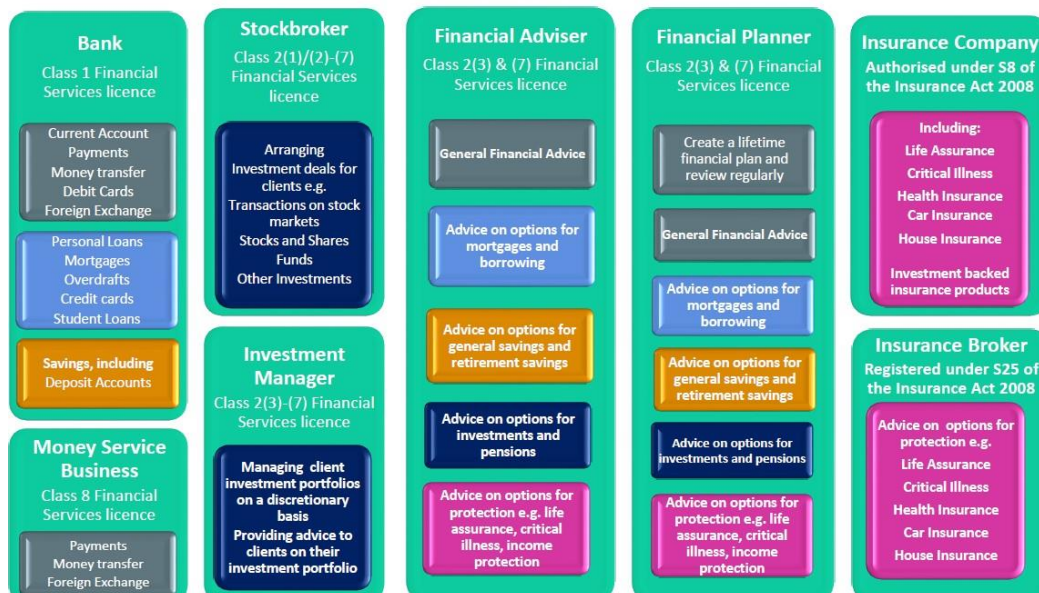
What type of financial service or product do you need?



<https://www.iomfsa.im/consumer-material/consumer-awareness/>

What can different types of Isle of Man regulated firm offer to consumers?

Please note some regulated firms may do more than 1 activity, for example, a Stockbroker can also be an Investment Manager or Adviser.



<https://www.iomfsa.im/consumer-material/consumer-awareness/>

ISRAEL

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: Israel Securities Authority

Other IOSCO members:

Other participants:

WIW2019 was extended into a two-week celebration in Israel: 10/27/19-08/11/19. Its main goal was to make the capital market world more accessible and friendly to the public, using ISA's social media networks (Facebook and LinkedIn), and by that, creating financial education opportunities. We have listed 10 basic stock market related terms, which should create a basic solid ground for the new investor. Each morning, we posted a question regarding a term, and four possible answers for our followers to answer in comments and create an educative discussion.

Correspondingly, each evening, we posted the right answer to the morning question, and a more detailed breakdown of it. To the evening post, we added a short video of a street survey we conducted, that had variant people answering the morning question – allowing our followers a “snick pick” into how little of knowledge people might have when it comes to the capital market. We have also posted 8 short “smart investor” phrases translated to Hebrew.

More than 92.4K viewers, on Facebook, have watched our videos only. Our Facebook page have reached more then **438K** people just in those two weeks of WIW2019. Each post during this week reached minimum **2K** users and our most viewed video reached **150K** users.

Furthermore, ISA's Chairwoman, Anat Guetta, gave an interview to “GALATZ” – Israel's most heard radio station. The interview was part of the station's morning cast that has a **350K** listeners exposure. Mrs. Guetta welcomed all listeners to join us at celebrating WIW2019 on social media and gave her own three advices for new investors as they enter the capital market world. Moreover, one of the most Israeli famous finance newspaper “GLOBES” wrote an article about WIW2019 and invited all readers to join us in enriching their finance knowledge on our social media.

WIW2019 celebration has created an amazing social media hype allowing our Facebook page to reach **10,000** followers! Here are a couple of comments we got during those two weeks:

“I started following your Facebook page this week, but I already learned so much. I really enjoy it”

“I would be the first to sign up to a lecture about the importance of financial thinking, ran by the ISA”

In addition, followers tagged their friends in comments, challenging them to answer the questions and lead in the discussion. Others, private messaged us, asking to detail our information about specific terms, they found interesting.

ITALY

World Investor Week 2019

National / Jurisdictional Coordinator: Consob

Other IOSCO members:

Other participants: Adeimf; Anasf; Feduf; GLT Foundation; Museo del Risparmio di Torino; QfinLab-Politecnico di Milano

The 3rd edition of the World Investor Week (WIW) in Italy has been celebrated with a number of initiatives held between Monday 30 September and Sunday 6 October.

The WIW has also been part of the Italian 'Financial Education Month' (October), an event promoted by the National Committee for the planning and coordination of financial education activities. The Edufin Committee has been established in 2017 to promote and plan awareness-raising campaigns as well as financial education initiatives and plays a crucial role in laying down and implementing the National Strategy for Financial Education in Italy.

The official opening of the Financial Education Month has been held at The Piccolo Teatro of Milan-Theater of Europe on 23rd of September and has been based on an interactive show produced by the Edufin Committee - characterized by the use of multimedia and movie references – aiming at drawing the attention of high-school students about how much finance is part of our daily life.

The main goal of the 2019 Italian WIW has been to raise awareness about the relevance of financial education to increase understanding ability and independent judgement when assuming financial decisions in real life.

Focused events on dissemination of financial basic knowledge and experiences were the bulk of the WIW, with a specific emphasis on personal financial planning, sound investment process, notions of financial risk, concept of risk diversification and new opportunities/challenges stemming from digitalisation's processes in the financial sector.

Initiatives were delivered using traditional channels like interactive lectures as well as by means of innovative ways of conveying messages related to investor education e.g. gamification and edutainment.

The Italian WIW was organised by Consob with the endorsement of the Edufin Committee and the participation of many stakeholders active on financial education field as: Adeimf ("Associazione docenti economia, intermediari e mercati finanziari"); Anasf ("Associazione nazionale consulenti finanziari"); Feduf (Fondazione per l'educazione finanziaria e il risparmio"); GLT Foundation; Museo del Risparmio di Torino; QfinLab-Politecnico di Milano. The main Italian Universities were also relevant partners of numerous initiatives listed on the calendar. All partners contributed with their resources, contents and professionalism, whereas Consob interacted with all of them providing guidance and information support to keep a high degree of homogeneity and harmonization with regard to key messages and spirit of the world campaign.

Information and details about the Italian campaign (e.g. official calendar, list of partners, contact references, related documents and media coverage) are provided in a designated area of the Consob investor education portal (<http://www.consob.it/web/investor-education/world-investor-week-2019>), accessible also through the partners' websites by way of dedicated web links.

Natural targets of the initiatives were young students, University students, some categories of adults (i.e. women), small-sized entrepreneurs and trainers.

Events were held in many Italian cities, with a wide covering of the national territory. Universities and schools – among the others – opened their doors to many interactive lectures/seminars on financial education. The official list of all the initiatives is available at the link <http://www.consob.it/documents/11981/0/calendario+eventi+wiw+2019/4dd765f2-a0f1-4f32-a2d9-17d5b3e6d9d3>.

The 2019 Italian WIW also witnessed the second edition of the Consob's project called "*Finance: a story to tell. From barter to bitcoin*" - teaming with Lombardy and Lazio regional education authorities

- which aims at secondary school students and focuses on teacher training. The main aim of the project is to create an intuitive educational path to help students to better understand economic and financial phenomena and the reasoning behind individual financial choices.

In addition, Consob was active during the whole 'Financial Education Month' through the organization, among the others, of the following events:

- four dates of "Beware of scams", a show-conference inspired by the famous Ponzi scheme's phenomenon which is part of an experimental project of edutainment on financial education called "Finance on stage";
- seminars on investments, competences and decision-making processes alongside the publication of the 2019 Consob Report on financial investments of Italian households (in a number of Italian Universities during the month);
- the launch of an itinerant, educational initiative targeted to SMEs, in cooperation with Federterziario.

Partners' press offices cooperated with Consob to guarantee clear, shared communication policy and messages throughout the WIW, also by means of social networks.

Below a selection of pictures taken during the various initiatives in the calendar.





JAPAN

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: Financial Services Agency

Other IOSCO members: Japan Securities Dealers Association

Other participants: Japan Exchange Group

One of the characteristics of Japan's initiatives during the World Investor Week 2019 campaign is the active participation of SROs, namely Japan Securities Dealers Association (JSDA) and Japan Exchange Group (JPX).

1. Japan Securities Dealers Association (JSDA)

On September 30, the JSDA hosted the 2019 World Investor Week Opening Ceremony. The Ceremony was a great success, with the participation of more than 140 people from diverse backgrounds ranging from domestic & foreign financial institutions to representatives from embassies from across the globe. The ceremony began with a video message from IOSCO C8 chair Mr. Vasco, and featured keynote speeches by the heads of the JSDA, Japan Financial Services Agency (JFSA), and Japan Exchange Group (JPX). This was then followed by 2 panel discussions, which featured lively and insightful discussions on the trends of investor protection and investor education both globally and in Japan; the importance of securing investor protection by increasing investors' level of understanding; and the ways of thinking about asset management and asset-building amid an aging society from a plethora of perspectives (including the medical perspective).

For more information, see <https://www.youtube.com/watch?v=tG5Ur4eIYe4>

The JSDA, through the WIW, is currently undertaking the following initiatives with respect to investor protection and investor education.

- **WIW special website and requesting cooperation from JSDA Members**

As with last year, the JSDA created a special website dedicated to introducing the WIW, and disseminated the WIW logo and key messages. In addition, the JSDA requested cooperation from its member securities firms, and provided them with the WIW logo so that they can promote and proliferate the message of WIW.

For more information, see <https://www.jsda.or.jp/about/international/wiw2019.html>

- **Activities to prevent investment scams**

In order to prevent investment scams, the JSDA conducted public awareness campaigns that call attention to general consumers and investors in major cities throughout Japan, with the plan to particularly accelerate and strengthen our efforts in October.

For more information, see https://www.jsda.or.jp/anshin/inv_alerts/toushisagi/index.html (Japanese)

- **Activities for financial and securities education**

The JSDA is sponsoring seminars & events, providing online content, producing and publishing materials, and dispatching lecturers.

For more information, see <https://www.jsda.or.jp/manabu/index.html>

In addition, in consideration of the "100 year life", the JSDA launched the "University for 100 Years" in 2018 with the aim of enhancing knowledge and understanding about how to deal with money and about securities investment. In 2019, as the second iteration of this program, the

JSDA launched the “Faculty of First Time Investment” on October 4, and conducted campaigns through Twitter and on radio shows.

For more information, see <https://100univ.com> (Japanese)*

*Note that the above website is accessible until the end of March 2020.

2. Japan Exchange Group (JPX)

On Monday, September 30, JPX Group CEO Akira Kiyota gave a speech introducing JPX's education and outreach initiatives at the opening event at JSDA in Tokyo. Meanwhile, in Osaka, Osaka Exchange jointly held a seminar with JSDA, reaching out to about 200 retail investors. On Wednesday, October 2, Tokyo Stock Exchange then held a first-ever classical music concert on the premises of its old trading floor for 150 members of the general public, allowing them to get more familiar with the stock market while enjoying an evening of classical music.

3. Financial Services Agency (FSA)

The Japan FSA contributed to the WIW 2019 as a national coordinator, closely communicating with relevant domestic and global parties and collaborating on events held during the campaign period.

At the 2019 World Investor Week Opening Ceremony hosted by the JSDA, Japan FSA Commissioner Mr. Toshihide Endo gave a speech in which he introduced the Japan FSA's initiatives on investor education in Japan, as one of its strategic priorities.

The Japan FSA also published several press releases and tweeted about the WIW and its opening ceremony in order to raise awareness of the initiatives during the 2019 event.

Before WIW, the Japan FSA published its policy assessment and strategic priorities 2019, and the report says that the Japan FSA promotes investor protection and investor education to improve financial and digital literacy through:

- Looking ahead to the implementation of the new junior high school / high school study guidelines, (i) developing and disseminating practical teaching materials and supplementary teaching materials, and (ii) dispatching lecturers to teacher training courses at universities
- Taking measures more effectively to improve financial literacy such as school visits by officers, seminars, and the creation of teaching materials in cooperation with related organizations
- Proposing to users of financial services the best practices, which are helpful in purchasing financial products
- Adopting an omnichannel approach to a wide range of people; utilizing digital technologies and providing opportunities for investment through financial products purchase by loyalty program points and small change
- To make NISA / Dollar-Cost Averaging NISA a permanent measure, discussing with stakeholder





JERSEY

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: Jersey Financial Services Commission (JFSC)

Other IOSCO members: N/A

Other participants: Channel Islands Financial Ombudsman, Christians against Poverty, Jersey Consumer Council, Jersey Fraud Prevention Forum and Jersey Office of the Information Commissioner.

The JFSC initiated World Investor Week 2019 with a press release on 27 September 2019. A quarter-page article on the third page of the Island's principle printed newspaper⁴ highlighted the JFSC's focus on what good financial advice looks like. Throughout the week, the Bailiwick Express, an online local news service, featured a banner with a strapline: "World Investor Week 2019 30Sept-6Oct Raising global awareness about investor education".



On Wednesday 2 October 2019 the JFSC along with representatives from most of the other participants listed above hosted a drop-in session at the town hall. All representatives were available to speak with members of the public about what should be expected from the financial advisers; what their information protection rights and consumer rights are; and what to do if they believe they have been provided with bad financial advice. The JFSC produced Power Point presentations which were shown on a loop and made available for the public to view at their leisure. The JFSC also had representatives on hand from our Supervision and Policy teams to answer any specific questions.

On Thursday 3 October 2019 the JFSC delivered a lunchtime talk "The Regulator in your community" as part of the Jersey Consumer Council lunchtime talk series. Its aim was to provide an opportunity for Islanders to learn more about what the JFSC does to raise awareness and improve levels of financial education. Whilst the attendance was modest, the engagement from attendees was positive and led to a good discussion.

Friday 4 October 2019 saw the culmination of JFSC's most successful event: the Primary Schools' Competition. 247 children aged between seven and ten, from number of local primary schools answered questions relating to family budget, bank accounts and avoiding frauds and scams. The winning student was picked randomly from all of the correct entries and representatives from the JFSC were delighted to be invited to present the winning school and student with their book voucher prizes during a lunchtime assembly.

⁴ The Jersey Evening Post



Next Stories

JFSC pushes for greater financial education
Local sportswear brand wins eCommerce Award
Director promotion at Direct Input
"Slow and steady will not win the IP race"



World Investor Week 2019
30 Sept – 6 Oct
Raising global awareness about investor education



Jersey's financial regulator has thrown its weight behind a global awareness campaign to promote investor education and protection.

The Jersey Financial Services Commission (JFSC) is one of 88 jurisdictions around the world taking part in World Investor Week campaign, which is promoted by the International Organisation of Securities Commissions.

As part of the week-long campaign, the JFSC will be hosting public events, running campaigns, and engaging with local primary schools to help raise awareness about financial education among Jersey's youngest consumers.

It will also be hosting activities to re-emphasise the basics of investing and address any questions islanders may have about online investments, digital assets and Initial Coin Offerings.

Joined by other island agencies, the JFSC will tomorrow be holding a drop-in session between 11:15 and 15:00 at the Town Hall.




World Investor Week 2019
30 Sept – 6 Oct
Raising global awareness about investor education and protection

Jersey Financial Services Commission

Property Jobs Motoring Family Notices Picture Store Pride of Jersey Digital Editions JEP Extra Login

Jersey Evening Post

News Sport Weather Competitions Services

Business Voices ecoJersey Property Travel Features Motors More



Jersey Financial Services Commission

World Investor Week 2019

We are supporting World Investor Week 2019
A global campaign to raise awareness about investor education and protection

30 Sept – 6 Oct

Come along to our free community events this week to find out more about investor protection:

- Town hall drop-in session
2 October | 11:00-15:00
- Lunchtime talk at Jersey Library
3 October | 13:05-13:50

www.jerseyfsc.org

Working with the Channel Islands Financial Ombudsman, Jersey Consumer Council, Office of the Information Commissioner and Channel Islands Against Poverty.

KAZAKHSTAN

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: National Bank of Kazakhstan

Other IOSCO members: Astana Financial Services Authority

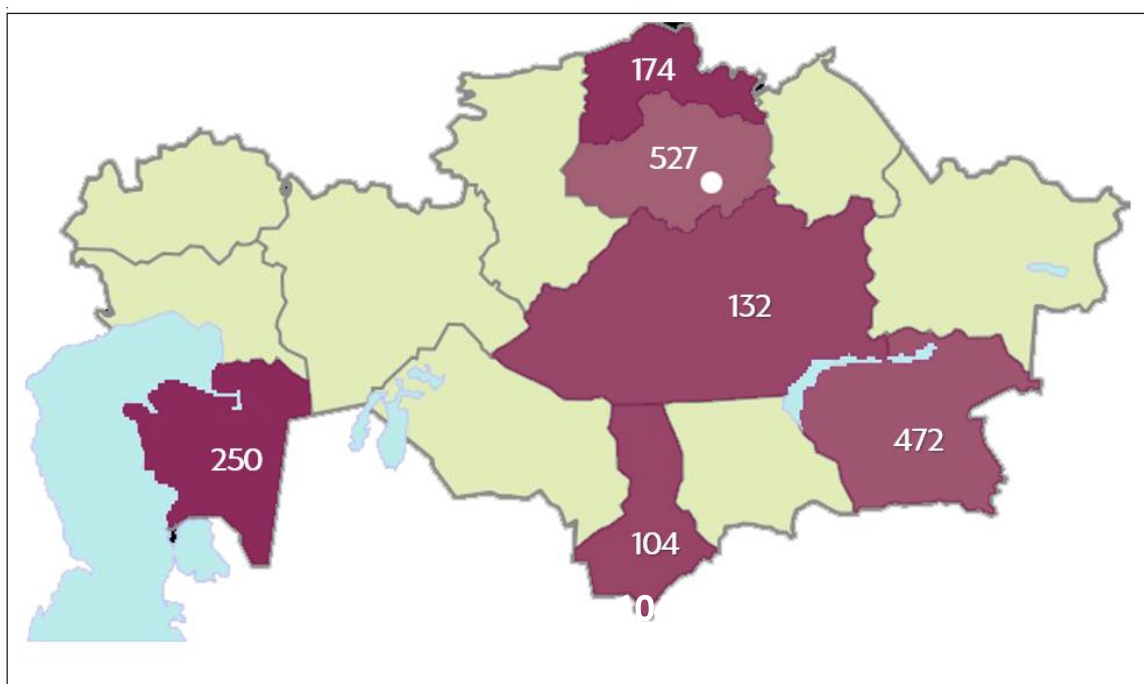
Other participants:

1. Akimat of Almaty
2. Akimat of Turkestan
3. Akimat of Karaganda
4. Akimat of Aktau
5. Akimat of Petropavlovsk
6. The National Chamber of Entrepreneurs “Atameken”
7. Financial Institutions’ Association of Kazakhstan
8. Academy of Public Administration under the President of the Republic of Kazakhstan
9. Academy of Public Administration under the President of the Republic of Kazakhstan in the the North Kazakhstan region
10. Academy of Public Administration under the President of the Republic Kazakhstan in the Mangystau region
11. M.Kozybayev North Kazakhstan State University
12. Caspian State University of Technology and Engineering after Sh.Esenov
13. Karaganda Economic University of Kazpotrebsoyuz
14. Almau University

In 2019 the events in the framework of the World Investor Week in the Astana International Financial Centre (AIFC) were held from 30 September to 6 October in 6 cities of Kazakhstan (Petropavlovsk, Aktau, Karaganda, Turkestan, Almaty, Nur-Sultan). The programme included Investor Awareness Roadshow, Almaty Finance Forum, Islamic Finance Week and Investor’s Day Conference. This is the second time when AIFC has joined the global campaign under the leadership of the Astana Financial Services Authority (AFSA).

The programme aimed at fostering deeper understanding of the consumers’ protection, financial services and business opportunities offered in AIFC, Green and Islamic finance, the benefits of registration and the educational and training programmes in AIFC.

More than 1 500 people attended events and lectures by leading experts in the field of financial literacy and investment culture. Including students and teachers of universities, as well as students of the Academy of Public Administration under the President of Kazakhstan.



Map showing the regions of Kazakhstan involved in the activities of AIFC within WIW 2019 (including the number of participants from each region)

The Programme of 2019 WIW in AIFC consisted of following 4 initiatives:

(1) Investor Awareness Roadshow

The Roadshow covered 6 largest cities of Kazakhstan, including Nur-Sultan, Almaty, Aktau, Turkistan, Petropavlovsk and Karaganda. AIFC experts envisaged presentations and information sessions for potential consumers of financial services, academic and business circles.





(2) Almaty Finance Forum

Jointly with Mayor's Office of Almaty City the AFSA hosted Almaty Finance Forum. The event has been opened with welcoming remarks by Bakhytzhan Sagintayev, Mayor of Almaty city and Kairat Kelimbetov, Governor of AIFC. Topics related to how consumers and business in the regions of Kazakhstan could take advantage of financial services and investment opportunities originating from AIFC and protection of investors' interests.



(3) Islamic Finance Week

Islamic Finance Week 2019 brought together world experts and local participants in the field of Islamic Finance. AIFC experts held master classes and trainings on actual issues of the Islamic finance industry development and organised the annual Islamic Finance Day conferences in Almaty and Nur-Sultan.



(4) Investor's day Conference

The WIW has been concluded by the Investor's Day Conference. Separate panel discussions were dedicated to the role of financial sector oversight in ensuring investor protection in AIFC and investment literacy in FinTech. Experts from AIFC and invited speakers from Australia, Luxembourg and UK talked about a wide range of financial services, investment tools and business opportunities in the AIFC in terms of protecting the rights of the financial services consumers.





Media coverage of the 2019 WIW in AIFC:

In order to provide broadest possible media coverage the following has been completed:

- 27 articles published, mostly in online platforms;
- 182 mentions in different social media, including posts and commentaries.

KENYA

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: Capital Markets Authority

Other IOSCO members

Other participants:

The Authority undertook the following initiatives as part of the World Investor Week 2019:

- a) Social Media - Social Media continues to be an effective channel targeting all the youth sub-segments, it is in this regard that we developed content with more targeted and current infographics, animations and short educational messages on opportunities, products and services within the capital markets on investor protection tips that were shared and boosted on Social Media. This resulted in 99,559 likes and over 310 new followers.

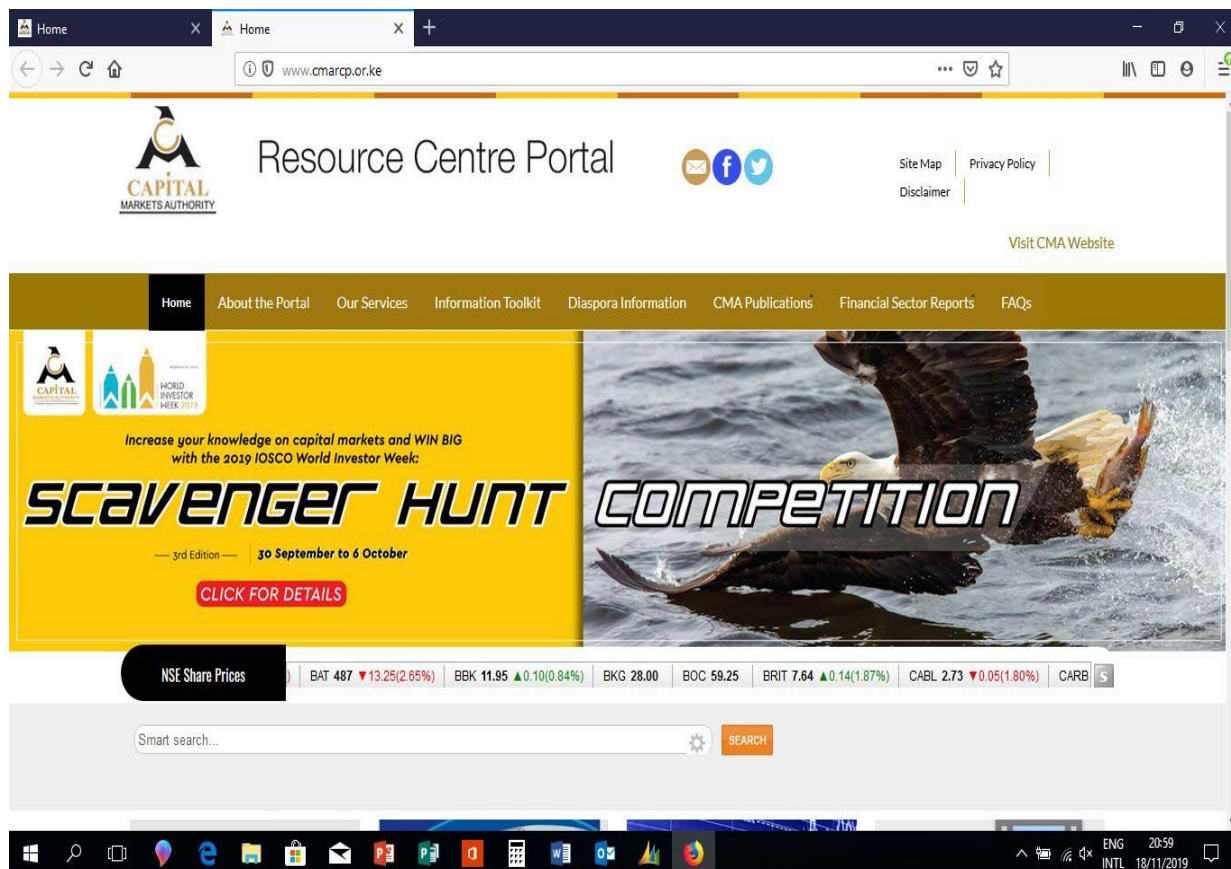


- b) Online Resource Centre Campaign – In line with creating incentives for the youth to increase their knowledge and attitude towards the capital markets, the Authority run a scavenger hunt competition on the Resource Centre Portal as well as an incentive for the public to visit the physical Resource Centre and completing a questionnaire that was included in a draw for prizes. The objective of the latter was to increase awareness as well as traffic in the Resource Centre.

The scavenger hunt topics were in line with the departmental strategy as well as the WIW theme to included 'Investment products and developments in the capital markets', and 'Investor protection'. A total of 3168 people visited the portal as a result of the competition where 956 participated and 60 people who physically visited the resource centre. CMA provided some prizes to participants drawn from a raffle who successfully complete the hunt on the Resource Centre Portal as well as those who visited the Resource Centre and completed a questionnaire as follows:

- i. Resource Center Portal Scavenger Hunt
 - First Prize: Ksh's. 30,000.00 to buy M-Akiba Bonds;
 - Second Prize: Kshs. 15,000.00 to buy M-Akiba Bonds;
 - Third Prize: Kshs. 5,000.00 to buy M-Akiba Bonds;

- Consolation prizes for 20 participants: Kshs 3,000.00 each to buy M-Akiba Bonds.



ii. Resource Center physical visit

- Resource Centre physical visit incentive prizes for 20 participants: Kshs 3,000.00 each to buy M-Akiba Bonds through a raffle.

Scavenger Hunt winners' announcement



- c) County Initiatives – Staff at the Authority visited vernacular radio stations targeting two major communities in Kenya. This was impactful as witnessed by the increase on inquiries and visits to the Authority from the specific communities.
- d) Intermediaries outreach program – in an effort towards collaboration with market intermediaries, the Authority visited several intermediaries with a view to share and explore outreach joint initiatives as well as deliberate on best practices. This is destined to be impactful with respect to empowering intermediaries towards increased product uptake interventions.

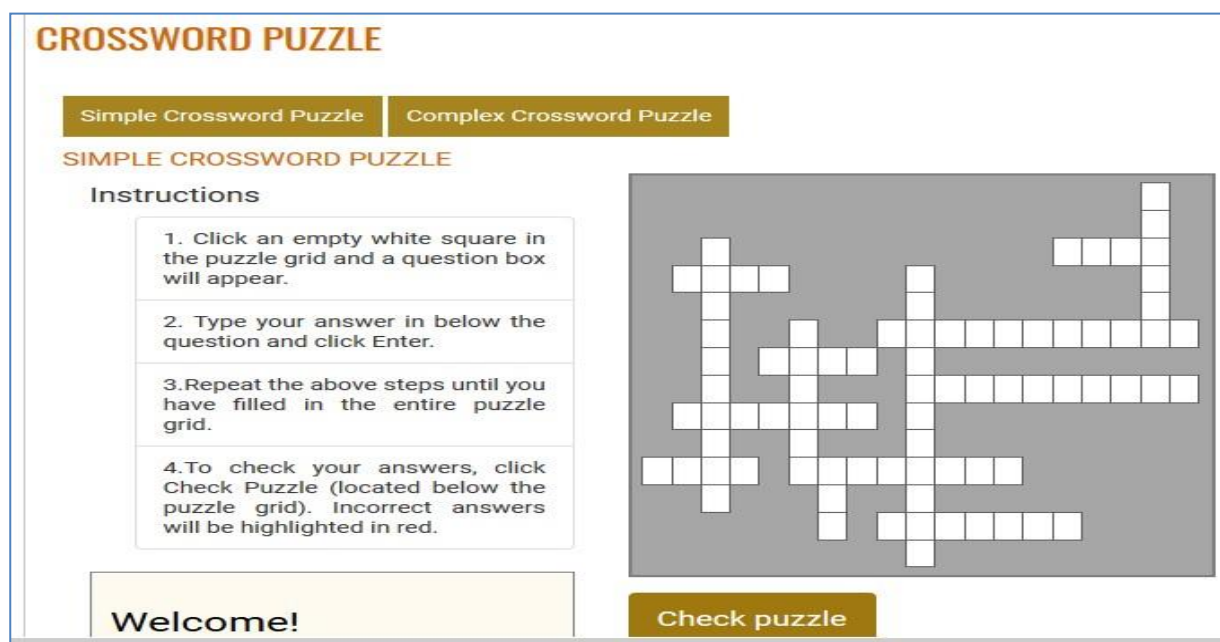


- e) Facebook Conference – The Authority hosted a Facebook conference specifically targeting the youth on matters pertaining to windfall winnings, gambling, investor protection and product awareness. A total of 433 people were reached with 73,000 views.



- f) Crossword Puzzle- A revamped crossword puzzle was launched on Derivatives in line with the official launch of the product in Kenya.

CMA Crossword Puzzle



- g) Forums - Forums targeting trustees of pension funds in Mombasa as well as a forum on Green Finance in Nairobi respectively.

Pension administrators' forum



Panel discussion on Green Finance



- h) Media coverage - The Events of the WIW were covered in the Daily Nation, Kenya's largest newspaper by circulation.



MALAYSIA

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: Securities Commission Malaysia (SC Malaysia)

Other IOSCO members: None

Other participants:

- a) Securities Industry Dispute Resolution Center (SIDREC)
- b) Financial Planning Association of Malaysia (FPAM)

As in the past, SC Malaysia is proud to have participated in the IOSCO's World Investor Week 2019 from the 30th September to 6th October 2019 ("WIW 2019 week") to raise awareness on the importance of investor education and investor protection.

SC Malaysia's Activities during WIW 2019

Malaysia became among the first few countries that facilitates the trading and offering of digital assets with the introduction of a specific regulatory framework in January 2019. As such SC Malaysia's focus for 2019 WIW campaign was on digital assets and what investors should look out for. This is a follow through from the previous year where the focus was given to initial coin offering (ICOs) in Malaysia. In this regard, a 3-minute edumercial on digital assets was produced and aired on radio, website and social media platforms.

SC Malaysia also issued two 30 seconds public service announcements ("PSAs") over major radio channels in Malaysia to warn the public to be more vigilant when investing and avoid illegal investment schemes.

Details of the initiatives are as follows:

1. Radio Edumercial

SC Malaysia broadcasted a 3-minute InvestSmart® Video Series edumercial on digital assets that was aired twice on 4th October on Malaysia's prominent business radio station (BFM89.9) which reaches out to at least 400,000 listeners. The edumercial featured SC Malaysia's Executive Director of Digital Strategy & Innovation, Mr Chin Wei Min who shared his views on digital assets and what investors should look out for.

2. Radio public service announcements

During the WIW 2019 week, SC Malaysia broadcasted two 30 seconds PSAs over three major radio stations in Malaysia. The PSAs aimed to raise awareness among Malaysians on the features and modus operandi of illegal investment schemes. In total, the PSAs were broadcasted 49 times throughout the week.



Public service announcements titled 'T.I.P.U' and 'Silap Labur, Duit Lebur'



Mr Chin Wei Min, Executive Director of Digital Strategy & Innovation at SC Malaysia

3. InvestSmart® website
The 3-minute InvestSmart® video series edumercial on digital assets was also made available on SC Malaysia's InvestSmart® website at www.investsmartsc.my.
4. Social Media Messaging on WIW
In raising awareness of WIW, SC Malaysia also utilized its social media platforms to post educational messages throughout the WIW 2019 week.

WIW participation by SC Malaysia's Affiliate and Stakeholders

- (a) Securities Industry Dispute Resolution Center (SIDREC)
In line with the key messages for WIW 2019, SIDREC as an SC Malaysia affiliate posted a series of bite size tips about smart investing practices specifically towards investing online. The series comprised of a daily posting for the entire week on SIDREC's social media platforms such as Facebook, Instagram, Twitter and professional networking platform LinkedIn. The postings were complemented with text preambles to provide viewers with a link to SIDREC's website and contact number should they be interested to make inquiries. Social media hashtags were also included with each post to tie-in with WIW 2019, IOSCO and the capital market industry aimed to synchronise its efforts as a collective part of the entire movement.

1

As a smart investor ...

Never share access to your online investing account

Including your family, friends and your dealer representative or agent. You should also change your password regularly.





SDREC
Securities Industry Dispute Resolution Center

WORLD INVESTOR WEEK 2019
PROMOTED BY IOSCO

As a smart investor ...

Be careful of wireless connections

Be cautious when using public Wi-Fi connections. Ensure that your Internet connection is secure before performing any form of online transactions.





SDREC
Securities Industry Dispute Resolution Center

WORLD INVESTOR WEEK 2019
PROMOTED BY IOSCO

As a smart investor ...

Verify your financial service provider

Before you transfer money to any entity, check if the entity and the person you are dealing with is appropriately addressed, licensed or regulated. Check on Securities Commission Malaysia (SC), and/or Federation of Investment Managers Malaysia (FIMM) websites.





SDREC
Securities Industry Dispute Resolution Center

WORLD INVESTOR WEEK 2019
PROMOTED BY IOSCO

As a smart investor ...

Understand your investment

Make sure you read and understand the features of the investment product, including the risk and cost of investment before committing to an investment online.

Terms and Conditions





SDREC
Securities Industry Dispute Resolution Center

WORLD INVESTOR WEEK 2019
PROMOTED BY IOSCO

As a smart investor ...

Ensure the investment product matches your risk profile

Before you invest, don't just ask about the return, ask about the risk. It is important to have a realistic expectation of your investments and understand and accept the risks before investing.





SDREC
Securities Industry Dispute Resolution Center

WORLD INVESTOR WEEK 2019
PROMOTED BY IOSCO

As a smart investor ...

Remember, if it seems too good to be true

It probably is. If anybody promises "guaranteed" or "risk free" high returns, it should ring alarm bells. Pause, ask questions, and exercise care.





SDREC
Securities Industry Dispute Resolution Center

WORLD INVESTOR WEEK 2019
PROMOTED BY IOSCO



(b) Financial Planning Association of Malaysia (FPAM)

On 2nd October 2019, the global financial planning community came together for World Financial Planning Day (#WFPD) and the 3rd annual WIW 2019 to help raise awareness of the value of financial planning, of having a financial plan, and of working with a competent and ethical financial planner who puts clients' interests first. In relation this, FPAM held a roundtable discussion promoting financial literacy from a blogger's perspective which was streamed live on Facebook and viewed by over 1,000 viewers.



Poster for Roundtable Discussion entitled Promoting Financial Literacy: A Blogger's Perspective

MALDIVES

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: ABDULLAH ZAKARIYYA, CAPITAL MARKET DEVELOPMENT AUTHORITY, MALDIVES.

Other IOSCO members:

OTHER PARTICIPANTS:

- ISLAMIC UNIVERSITY OF MALDIVES
- MAJEEDIYYA SCHOOL
- MALDIVES CENTRE FOR ISLAMIC FINANCE MALDIVES PENSIONS ADMINISTRATION
- OFFICE MALDIVES POLICE SERVICES
- MALDIVES STOCK EXCHANGE COMPANY PVT LTD

1. World Investor Week Activities and Events in the Maldives

To mark the World Investor Week 2019 (WIW2019), the jurisdiction sought participation from a variety of stakeholders. The programmes targeted secondary school pupils, college and university students, Maldives Police Service and the general public. The programmes conducted included a financial literacy forum, workshops on capital market and investing opportunities, a presentation to secondary school students and a debate competition held amongst teams of Islamic University of Maldives on topics related to capital market development. Furthermore, a Facebook Quiz was conducted during WIW2019 that included questions related to the capital market regulations and investing and governance. The details of various activities conducted during WIW2019 are presented in the following pages.





2. CMDA Facebook Quiz (1-7 October 2019)

The CMDA Facebook Quiz was open to all individuals owning a personal Facebook account in the Maldives. The Quiz took place between 1st October to 7th October 2019. Three questions were posted on the official Facebook Page of CMDA on each day of the WIW2019, giving rise to a total of 21 questions. A total of 79 Facebook users responded to the Quiz. However, only 16 participants answered all the questions. Of the 16 participants who answered all the questions, only one participant answered all 21 questions correctly. Seema Mohamed (FB user Syma Mohamed) of Fifty Flower, A.A. Ukulhas was the winner of CMDA Facebook Quiz of WIW2019.





3. Financial Literacy Forum (for College/ University Students)

The 'Financial Literacy Forum' held for students of universities and colleges in the Maldives was held on 1st October 2019. A total of 32 students took part in the programme. The forum covered areas such as FinTech, Maldives Retirement Pension Scheme (MRPS), Secondary Market and Islamic Finance. The programme was held in collaboration with Maldives Stock Exchange (MSE), Maldives Pension Administration Office (MPAO) and Maldives Centre for Islamic Finance (MCIF). The aim of the forum was to educate the students of tertiary education in the areas of financial technology, trading of financial instruments, provisions of MRPS and Islamic Finance. The sessions were run for a small group to enable more inter-activity and increase the level of two-way communication. The feedback from the session indicate that the participants gained new information and that they will be



3.1) Financial Technology (FinTech)

The session on Fintech included the recent developments in financial technology and the need for business to embrace financial technologies and the importance of being vigilant about the scams that come along with developments in technology. Technology was portrayed as a double-edged sword that must be used with care. Information provided also included the role of artificial intelligence and how it has been revolutionising the way we do business. The session on FinTech was delivered by Mr. Mohamed Ishraq Faisal, Senior Manager at Capital Market Development Authority.



3.2) Maldives Retirement Pension Scheme (MRPS)

A session on Maldives Retirement Pension Scheme (MRPS) and the general provisions from Pension Act was facilitated by Aminath Irthiyasha, Research Associate at the Maldives Pension Administration Office. Aishath Fazna, Manager Public Relations was present to respond to any questions the participants may have regarding the pension system of the Maldives. The session covered aspects such as need for retirement pension planning and the importance of retirement pension schemes, in particular that of MRPS. The participants asked questions related to early retirement, how pension fund benefits the investors and what mechanisms were present to encourage pension contribution from self-employed and salient features of MRPS and other pensions schemes/ systems.



3.3) Maldives Retirement Pension Scheme (MRPS)

The session on trading of financial securities in the secondary market was delivered by Aishath Limya, Assistant Manager, Operations. The presentation covered the basics of capital markets, how funds are raised through capital market, the basic instruments used such as shares and bonds and how these instruments are traded in the secondary market.





3.4) Islamic Finance

The session on Islamic Finance was delivered by Ali Munavvaru, Head of Knowledge Hub at Maldives Centre for Islamic Finance. The sessions covered basic principles of Islamic finance, Islamic finance contracts and the difference between conventional and Islamic financial contracts. The session was well-received by the participants. The question and answers session attracted many questions regarding the contracts which indicate the need for specialised training based on Islamic finance contracts and products. The created awareness is expected to give a boost to the Islamic capital market operations and increase the level of participation from investors and issuers.





4. Workshop on Capital Market (for General Public)

The 'Workshop on Capital Market' was opened for any member of the public interested in the programme. The participants came from diverse backgrounds. They ranged from members of general public who had limited knowledge of the financial sector to chartered certified accountants and other practitioners in various business fields. The programme covered sessions on saving and investing, financial technology and Islamic finance. The areas covered included how saving can be improved, investing opportunities in the Maldives including the risk and return on various options. Financial technology session covered areas such as cryptocurrency, need to be vigilant about scams, how technology has revolutionised business including the use of artificial intelligence in business. The session on Islamic finance covered the basic principles of Islamic finance, main products and the opportunities for investment in the Maldives.





5. Financial Planning (for Students of Dharumavantha School) Workshop on Capital Market (for General Public)

A Session on 'Financial Planning' was conducted for the students of Dharumavantha School. A total of 50 students participated in the session, of which 35 were boys and 15 were girls. The session focused on inculcating the savings culture. It emphasised on the importance of distinguishing between needs and wants. It also included information on financial sector such as banking and non-banking financial institutions and financial intermediaries. The concept of consumer price index and purchasing power and financial planning was highlighted to emphasise the importance of investing. Furthermore, the importance of diversification when investing and the need for developing entrepreneurial skills for building up own business was explained.



6. Debate Competition (Amongst student of Kulliyahs of Islamic University of Maldives)

A debate competition was held amongst students of Kulliyahs (Faculties) of Islamic University of Maldives. A total of six 5-member teams from four kulliyahs participated in the competition. The topics for debate were based on capital market. Special emphasis was given to current issues facing the capital markets. The topics themed around challenges to create a savings culture, regulatory challenges including over/under regulation and implications for business, market liquidity and the role of technology in developing the capital market and the need for broad-based participation from companies operating in major sectors representing the economy of the Maldives.

The first round of the debate was on a knock-out basis. From amongst the winning teams, the teams with the highest scores were qualified for the final round. Team Fanaaru and Batch 22 (from Kulliyah of Shariah and Law) played in the final round. Team Fanaaru won the final match and the grand prize of MVR10,000. Certificates were awarded for winning team and the runners-up team by the Vice Chancellor of Islamic University of Maldives, Dr. Ibrahim Zakariyya Moosa. In his speech, as the Chief Guest, Dr. Zakariyya highlighted the role played by finance and the need for learning about managing finance and investing for future. His speech looked at financial management and investing from the perspective of Islam and why it is essential for everyone to have a basic understanding of finance for the benefit of their own well-being and for the sake of their progeny.





7. Workshop on Capital Market (for officers of Maldives Police Service)

The 'Workshop on Capital Market' was conducted in collaboration with Maldives Centre for Islamic Finance Ltd. A total of 52 officers participated in the programme and successfully completed the programme. The focus of the workshop is on importance of saving and opportunities available for investing; the role played by financial technology in revolutionising how businesses operate; and the principles and contracts of Islamic finance.

The session on saving and investing covered the concept of consumer price index, the need for financial planning, investing opportunities through capital market and financing opportunities available in the market. Furthermore, share and bond valuation basics as well as loan amortisation basics were covered in the session.

The session on financial technology covered history of financial technology, cryptocurrency, artificial intelligence and how technology is revolutionising business. Furthermore, smart contracts, cyber security, crowdfunding amongst other areas.



8. Information Dissemination via Social Media Platforms

8.1) WIW2019–Activities by Maldives Stock Exchange

In celebration of World Investor Week 2019, Maldives Stock Exchange and Maldives Securities Depository covered the basics of investing through a sequel to our Napkins series. The following topics were covered during WIW2019. The table below highlights the reach, impressions and shares for each platform used. The mediums used for the sequel are Facebook, Twitter, LinkedIn & Instagram. For platforms such as LinkedIn and Twitter did not have indicative reach, only impressions were included for Twitter and LinkedIn posts.

Day	Theme	Reach	Impression	Share
1 October 2019	Smart Investing	14,715	365	10
2 October 2019	Be Informed	4,806	468	3
3 October 2019	Diversification	5,350	613	8
4 October 2019	Investing	7,980	605	6
5 October 2019	Managing Portfolio	425	572	6
6 October 2019	Know Your Rights	12,114	437	2
7 October 2019	Be Tech-Savvy	6,435	527	4
TOTAL		51,825	3,587	39







8.2) WIW2019 – Information Shared on SocialMedia

In celebration of World Investor Week 2019, Maldives Stock Exchange and Maldives Securities Depository covered the basics of investing through a sequel to our Napkins series. The following topics were covered during WIW2019. The table below highlights the reach, impressions and shares for each platform used. The mediums used for the sequel are Facebook, Twitter, LinkedIn & Instagram. For platforms such as LinkedIn and Twitter did not have indicative reach, only impressions were included for Twitter and LinkedIn posts.

Item Published	Reach	Engagement
Forum on Financial Literacy	2,859	778
WIW2019 Facebook Quiz	8,188	2,232
WIW 2019 Facebook Quiz- Winner	870	150
Financial Planning – Dharumavantha School	272	16
Workshop on Capital Market – Maldives Police Service	319	38
Maldives Islamic University-CMDA Debate Competition	429	24
Maldives Islamic University-CMDA Debate Competition – Winner	678	84
Workshop on Capital Market – for Public	294	61
TOTAL	13,909	3,383

MEXICO

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: National Banking and Securities Commission of Mexico (CNBV)

Other IOSCO members:

OTHER PARTICIPANTS:

The National Banking and Securities Commission (CNBV) annually participates in the National Financial Education Week coordinated by the National Commission for the Protection and Defense of the Financial Consumer (CONDUSEF) and the Mexican Bank Association (ABM). This four-day event takes place during the first weeks of October and is open to the general public.

The event is of importance since 55 private and governmental entities took part in the 2019 National Financial Education Week. Some of the participants are the CNBV, Bank of Mexico, CONDUSEF, National Insurance and Bond Commission (CNSF), Institute for the Protection of Bank Deposits (IPAB) and National Commission of the Retirement System (CONSAR), commercial banks, state-owned development banks, micro-finance institutions and associations of financial institutions, such as the ABM.

The CNBV participates with a stand dedicated to financial education on the supervisory and regulatory attributes of the CNBV, savings, credit and investment, among other topics. Visitors engage in ludic activities and through their participation are provided with financial education, either by information or through questions.

In the 2019 one of the activities was the painting of a savings box and a flowerpot. The purpose was to explain the difference between short term savings (savings box) and investment (flowerpot). The idea transmitted on investment is that savings, beside its many uses, can be increased through investment. An investment resembles a flowerpot in which a seed is planted and together with the soil must be taken care of in order for it to grow. The same idea applies to savings invested in government bonds, treasury bills or in the stock market through the acquisition of shares or investment funds.

In addition, questions with multiple options related to investment were made in two other ludic activities. Examples of these questions are: 1) what is diversification when investing? 2) what is an investment fund? 3) what characteristics of a financial product you should analyze before investing?

With regard to the above mentioned stand, 3,546 persons visited it. Of the total, 43% were students and 44% employees. The age group with the most visitors were people between 19 and 30 years, representing 31% of the total. If we add all persons between 19 and 60 years old, those most likely to invest, this group represented 73% of the total visitors.

Due to the fact that the CNBV is a member of IOSCO the CNBV stand included the logo of the World Investor Week. Also, one CNBV senior officer conducted a lecture on "Financial Education and protection of the retail investor."

The CNBV sent 981 e-mails inviting academics, governmental officers and experts on financial education to attend the National Financial Education Week and visit the CNBV's stand.

The CNBV also published a press release on its participation in the National Financial Education Week. The release highlighted the lecture on "Financial education and protection of the retail investor" (https://www.gob.mx/cms/uploads/attachment/file/500060/Comunicado_de_Prensa_059_S). In addition, the CNBV posted a blog in its Website and published messages in social media.

MOROCCO

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: Moroccan Capital Market Authority (AMMC)

Other IOSCO members:

OTHER PARTICIPANTS:

For the third year in a row, the Moroccan Capital Market Authority (AMMC) participated in the World Investor Week. The launch of this third edition was marked by the organization of a workshop bringing together the main stakeholders in the financial market, to discuss the implementation of financial education programs.

The AMMC, in conjunction with its missions of protecting and educating savers, has carried out several educational actions for the benefit of the target audience. These actions took place throughout the fourth quarter of 2019:

- Three presentations were organized by the AMMC for university students from major schools and universities. These sessions aimed to inform the target audience about the functioning of the capital market and to raise their awareness of the opportunities and risks related to investment in capital market.
- Two workshops were held with the participation of PhD students, many subjects were discussed: artificial intelligence, innovation, Islamic finance.
- The AMMC launched a project of development of a financial education mobile application, this tool will allow the public to become familiar with the basics of the capital market, to learn or review the frequent terms and expressions, the main aim is to improve public's financial literacy and raise their confidence in financial markets.
- During the WIW campaign, the AMMC disseminated on social media, awareness messages to the public related to capital markets and investor protection.
- A legal and regulatory repository was published by the AMMC; the purpose of this repository is to provide the public and professionals with the latest version of the consolidated legal texts and circulars. This repository presents in an easy-to-use manner the legal framework related to the Moroccan financial market.

As for media coverage, the AMMC has published one press release and around 24 articles were disseminated through both printed and electronic media.

About social media coverage (LinkedIn and Twitter), 3 posts were shared with a total of 3800 views and 89 likes.

WIW 2019 in pictures



WIW 2019 – Press review

AMMC. 3ÈME PARTICIPATION CONSÉCUTIVE À LA «WORLD INVESTOR WEEK»



L'Association marocaine des investisseurs (AMMC), partenaire pour la 3ème année consécutive de la World Investor Week, se réunit cette année à l'occasion des activités de l'Association des investisseurs et promoteurs de sociétés dans l'objectif de promouvoir les activités d'investissement et d'entrepreneuriat et de faciliter l'accès des investisseurs aux services d'accompagnement et de conseil. L'AMMC a développé des outils et des contenus pour offrir aux investisseurs et aux entrepreneurs des services de conseil, d'accompagnement et de conseil.



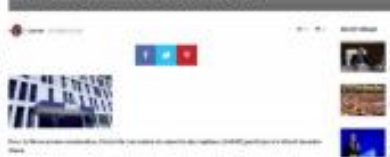
Cheriffi Marouane (Président de l'AMMC) lors d'une conférence de presse à l'occasion de la 3ème édition de la World Investor Week.

AMMC est une association d'investisseurs et de promoteurs de sociétés (SIP) qui a pour objectif de promouvoir les activités d'investissement et d'entrepreneuriat et de faciliter l'accès des investisseurs aux services d'accompagnement et de conseil.

L'AMMC participe à la 3ème édition de la «World Investor Week»



L'AMMC participe à la 3ème édition de la «World Investor Week»



الهيئة المغربية لسوق الرساميل تشارك في «الأسبوع العالمي للمستثمر»



الهيئة المغربية لسوق الرساميل (AMMC) تشارك في «الأسبوع العالمي للمستثمر» الذي تنظمه منظمة التعاون الاقتصادي والتنمية (OECD) بالتعاون مع منظمة التجارة العالمية (WTO) والبنك الدولي (IDB) والبنك الإسلامي للتنمية (OIC).

L'AMMC participe à la «World Investor Week»

L'Association marocaine des investisseurs (AMMC) participe à la 3ème édition de la «World Investor Week» qui se déroule du 10 au 14 octobre 2019. L'AMMC a développé des outils et des contenus pour offrir aux investisseurs et aux entrepreneurs des services de conseil, d'accompagnement et de conseil.

هيئة سوق الرساميل تشارك في «الأسبوع العالمي للمستثمر»

الهيئة المغربية لسوق الرساميل (AMMC) تشارك في «الأسبوع العالمي للمستثمر» الذي تنظمه منظمة التعاون الاقتصادي والتنمية (OECD) بالتعاون مع منظمة التجارة العالمية (WTO) والبنك الدولي (IDB) والبنك الإسلامي للتنمية (OIC).

هيئة سوق الرساميل في الأسبوع العالمي للمستثمر

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سوق الراسمالي

تشترك الهيئة المغربية لسوق الرساميل في "الأسبوع العالمي للمستثمرين" وهو حدث دولي للتثقيف المالي وجلب المستثمرين. وشكل بلاغ صادر عن الهيئة إلى "الأسبوع العالمي للمستثمرين" الذي نظم لأول مرة في سنة 2017 بمبادرة المنظمة الدولية لهيئات الأوراق المالية (IOIC) من أجل تعزيز الوعي بالأسواق المالية حول العالم. فإضافة إلى التوعية في نشر الثقافة المالية بين الممارسين والمهنيين، فإنها تصادف أيضاً الثقافة في استثمارها الجديدة لسنة 2019. تتزامن سلة 19 هيئة ومنظمة غير الربحية والتي تهتم بتوعية المستثمرين من خلال تربية الجيل، من الأنشطة التوعوية وتنظيم هذه الأحداث على مدى أربع الأسابيع من سنة 2019. وشكلت يوم الأوراق التي تلتها هي مجال توفير الحماية والمعلومات والتثقيف المالي لأغلبية الممارسين. وتشترك الهيئة المغربية لسوق الرساميل في هذا المجهود الكبير ببرنامج طموح ومتنامي والذي تتخذه من تشجيع وتعزيز تربية الجيل للمستثمرين والممارسين والمستثمرين في الحوافز المتعلقة بسوق الرساميل وتمكين المستثمرين من فهم المزيد لسوق الرساميل والفرص والمخاطر المرتبطة بالاستثمار في الأوراق المالية. ثم تعريف الممارسين بالصناعة والتوسعة والتشراكات المساعدة. بالإضافة لتتولى التوعية عبر سوق الرساميل. وعملت الهيئة المغربية لسوق الرساميل هذه السنة كل المنظمة لجلبها لسوق الرساميل من أجل المساعدة الفعالة في سنة 2019.

Education financière

L'AMMC participe à la « World Investor Week »

L'Association marocaine du marché des capitaux (AMMC) participe à l'édition 2019 de la semaine mondiale de l'investisseur (World Investor Week - WIW), un événement mondial qui vise l'éducation financière et la protection des investisseurs, initiée par l'Association dans un communiqué.

Initiée en 2017 par l'Organisation Internationale des Commissions de Valeurs (OICV), la « World Investor Week » est un rendez-vous annuel mobilisant les Autorités de régulation financière à travers la planète dans l'objectif de promouvoir les actions favorisant l'éducation financière et de la protection des épargnants, peinte la communauté.

P6

Brillante participation à la «World Investor Week»

Initiée en 2017 par l'Organisation Internationale des Commissions de Valeurs (OICV), la «World Investor Week» (WIW) est devenue un rendez-vous annuel mobilisant les Autorités de régulation financière à travers la planète, dans l'objectif de promouvoir les actions favorisant l'éducation financière et la protection des épargnants.

L'AMMC a participé avec enthousiasme à l'édition 2019 de la semaine mondiale de l'investisseur (World Investor Week - WIW), un événement mondial qui vise l'éducation financière et la protection des investisseurs, initiée par l'Association dans un communiqué.

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Education financière

Le programme de l'AMMC pour la World Investor Week

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NEW ZEALAND

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: Gillian Boyes, Manager Investor Capability,
Financial Markets Authority, New Zealand

Other IOSCO members:

OTHER PARTICIPANTS:

We focused on release of our new Managed Funds guide:

https://issuu.com/financialmarketsauthority/docs/fma045_managed_fund_guide_v4_singlepages

We also commissioned a local research firm to run a short research survey to find out whether low term deposit rates were causing people to look at other investment options. We used the research results confirming this to reference the new guide achieving media coverage on our national radio programme as well as across the two main newspaper platforms. Following on from the week, we have been advertising the guide on the google display network.

During the week we also provided support to two New Zealand Shareholder Association events which each achieved around 100 attendees. Both events used the IOSCO branding.

Other activity included:

- Promoting the event in our industry newsletter
- Facebook and LinkedIn posts

Results included the media coverage listed below. Reach figures for print media are 1 M plus, radio approx. 400K.

Social media and advertising statistics as below:

Google ads: 386,314 impressions; 280 clicks

Facebook: 18,649 reach; 590 clicks

LinkedIn: 13,817 reach; 558 clicks

Landing pages: 453 reads

Website views of MF Guide: 91

Managed funds media coverage:

- [NZ Herald](#)
- 2x [Stuff](#) articles (second article [here](#), plus syndication to 8 community newspapers)
- [Good Returns](#)
- [interest.co.nz](#)
- [Law Society](#)
- Radio NZ interview



<https://www.fma.govt.nz/investors/ways-to-invest/managed-funds/>

PALESTINE

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: Dr. Bashar AbuZarour.

Other IOSCO member: Palestine Capital Market Authority PCMA.

Other participating organizations in Palestine:

- Ministry of Education.
- UN Women.
- Palestine Stock Exchange.
- United Securities Company.
- Target Jordan Palestine Securities. Al-
- Watanieh Securities Company.
- Global Securities Company.
- Sahem Trading & Investment Company.
- Lotus Financial Investment.
- Al-Wasata Securities Company.
- Al Arabi Investment Group.
- Bethlehem Chambers of Commerce and Industry.
- Tubas Chambers of Commerce and Industry.

PCMA has participated and supported IOSCO in its efforts by conducting several activities and events during the World Investor Week that took place between 30/Sep and 3/Oct 2019. PCMA has encouraged other stakeholders in Palestine to participate in IOSCO's WIW by focusing their investor education and awareness programs during that week.

This year, PCMA has mainly targeted women in rural areas and SMEs owned by entrepreneur women in collaboration with UN-Women Palestine and other stakeholders. A related slogan has been identified for this year under the title: (TOGETHER TOWARD ENHANCING WOMEN'S ROLE IN THE INVESTMENT IN SECURITIES SECTOR). Moreover, PCMA targeted the other population in Palestine through its website, press releases and newspaper articles. PCMA has extended its target to more cities in Palestine and it targeted different segments in Palestine, such as school students. PCMA served different activities during the WIW to those segments in order to increase their understanding and awareness of the securities sector, to encourage them to invest in stock exchange and to protect all of the customers.

Several evaluation tools have been used to measure the effectiveness and impact of these events on the targeted audiences. Results turned out to be fruitful:

- PCMA launched the activities of the World Investor Week 2019 (WIW 2019). During Ring the bell ceremony, all partners called for enhancing women's investment in the securities sector, rang the bell for Financial Literacy and Protection of Investors. The event included number of awareness lectures to raise the awareness of the financial sector in Palestine and a number of awareness brochures were distributed to the people attending the ceremony.
- Two specialized awareness workshops were held in Tubas and Bethlehem chamber of commerce and industry, targeting women in rural areas and SMEs owned by entrepreneur women in the cooperation of chambers of commerce. The number of the participated women reached 50, and these workshops mainly aim to enhance the financial knowledge and to enhance the saving and investing in the financial market in Palestine with the cooperation of the UN Women.

- PCMA had published a sponsored campaign on its official page on Facebook and there was a great engagement and interaction. In addition, PCMA has published 6 key messages aiming to raise the awareness of the financial knowledge and the number of the reached of the posts on the PCMA official page on Facebook has reached between 12,000 and 76,000.
- PCMA had produced and published an awareness film related to the WIW. The film contained key awareness messages to enhance the financial knowledge of the securities sector in Palestine. This awareness film was published on PCMA's official website and the number of clicks reached 169 as well as PCMA official page "Facebook" and the number of reached was 75,000.
- Palestine stock exchange PEX launched a competition titled "How to save and invest" on its Facebook official page which contains daily questions during the world investor week to enhance the knowledge of the financial sector, and there was a cash reward for each winner on a daily basis.
- The number of clicks on PCMA official website portal for the World Investor Week reached 827. The WIW logo as an icon was placed on PCMA and Stock Exchange website as well as on the websites of the participating brokerage companies. Moreover, the portal contained a variety of icons including awareness messages, frequently asked questions, publications, awareness film, radio advertisements, media coverage, the participating parties and events schedule.
- The number of news related to the WIW events that were published in newspapers, news agencies and official websites of securities companies and Palestine Stock Exchange reached 20. The number of interviews and radio programs broadcasted reached five.
- Several school visits were conducted at the PCMA headquarter, Palestine Stock Exchange and another nine securities companies participating in the WIW event. These visits targeted school students from different schools and aimed to increase awareness among students about the securities sector in Palestine. Those visits were located at different cities in the West Bank and Gaza. The number of participating schools reached 16 schools along with 453 students (330 female and 123 male). A presentation about securities sector and an awareness film were conducted to them and the students raised a number of questions. Moreover, an awareness material about the non-banking financial sector in Palestine were conducted to the students. In addition, PCMA targeted 813 different schools through radio bulletins aimed to increase the knowledge of the financial sector.

- ◆ Awareness workshops targeting women in rural areas and SMEs owned by entrepreneur women in the cooperation of chambers of commerce.



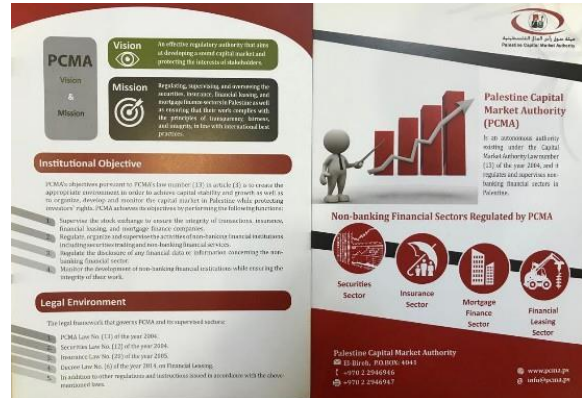
- ◆ Ring the bell ceremony with the participation of UN women and Palestine Stock exchange.



- ◆ School visit to the PCMA headquarter, Stock Exchange and other brokerage firms aimed to increase the awareness of the securities sector.



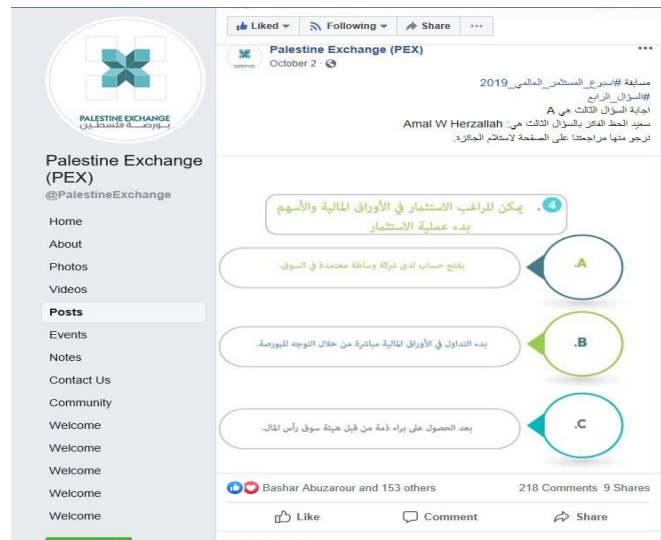
- ◆ A number of brochures and flyers were distributed during the world investor week in order to enhance the financial knowledge of the securities sector in Palestine.



- ◆ The PCMA portal and the key messages published and sent to the public to promote the world investor activities.



- ◆ Palestine Stock Exchange PEX launched a competition titled "How to save and invest" on its Facebook official page which contains daily questions during the world investor week to enhance the knowledge of the financial sector.



- ◆ PCMA has produced and published an awareness film containing messages to enhance the financial knowledge of the securities sector in Palestine.



- ◆ PCMA has posted daily key awareness messages during the world investor week on PCMA official page on Facebook to enhance the knowledge of the financial sector in Palestine.



PANAMA

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: Superintendency of the Securities Market of Panama (SMV)

Other IOSCO members:

Other participants: Bolsa de Valores de Panamá (BVP)

Asociación de Oficiales de Cumplimiento (ASOCUPA)

The SMV participated in WIW 2019 with several activities during the month of October. As well as, an active twitter campaign during the week of September 30th to October 4th with key messages for investors to raise awareness of the importance of investor education and protection.

During the month of October, the SMV carried out different activities such as seminars, lectures, discussions and trainings. This year we collaborated with Panama Stock Exchange and the Compliance Officers Association participating in their events and talking about WIW 2019 aiming to spread IOSCO key messages for investors.

Focusing in increasing awareness of the role of the SMV and the advantages of the Securities Market, the activities were targeted to general public, university students, school students and staff of our regulated entities.

1 - Universities

On September 30, we had a seminar for the Interamerican University of Panama, focused on the SMV role, market participants and understanding the Panama Stock Exchange.



On October 11, the Interamerican University of Panama invited the Superintendent, Mareliisa Quintero de Stanziola, as the key note speaker of the launch of their new degree of Finance and Securities Markets.



On October 17th, we visited Panama University West Regional Center and gave a seminar for its students about handling an investment account, importance of due diligence in AML/FT and the SMV role and market participants.



2 - Schools

We visited four public schools during month of October and talked to students about the importance of saving and what is the securities market and how they can become future investors. We read the story of Ana La Rana Dorada, a story written by Dayana Calderón Perdomo, winner of story contest done by the SMV in 2014, the story is about the importance of saving and how can you invest for the future.



3- Other participants

On October 3, the Compliance Officers Association organized a Conference, where the Superintendent, Marelissa Quintero de Stanziola participated discussing with other regulators about Panamas course of action regarding its inclusion in FATF grey list.



On October 4, we collaborated with Panama Stock Exchange and gave a lecture for general public about the SMV role, market participants, functions of a brokerage house and handling an investment account.



4- Staff Training and XIII Investor Day

October 22-The SMV Staff received a training seminar given by ACAMS focused on strengthening AML/FT prevention.



Programa

1. Estándares Internacionales que deben considerarse aplicables a evasión fiscal dentro del proceso de DD por los SO y en una supervisión en base a riesgo dirigida al regulado.
 - Metodología de Riesgo de Cliente Regulado por la SMV
 - Duración: 1.5 horas
2. Tipologías de financiamiento de terrorismo y la proliferación de armas de destrucción masiva, procesos de debida diligencia que deben implementarse para mitigar dicho riesgo y monitoreo posterior a la apertura de la cuenta.
 - Elementos para considerar (base de datos, búsquedas, herramientas)
 - Técnicas para identificar implicados en tipologías: Diagrama de vínculos y matrices de Asociación
 - Ejemplos y Practicas
 - Duración: 2 horas




2019



October 23- Every year the SMV celebrates its Investor Day, an event intended to gather market participants, students, universities faculty, to discuss relevant topics about Panama Securities Market. This year in its XIII version, was focused on AML/FT prevention and risks matrix.



Programa XIII Día del Inversionista

- **7:30 a.m.- 8:00 a.m.:** Registro de participantes
- **8:00 a.m.:** Palabras de bienvenida por la Lic. Mareliisa Quintero de Stanzola, Superintendente de la SMV
- **8:15 a.m. - 10:30 a.m.:** Taller Práctico de Matrices de Riesgo en EBR/AML/CFT por ACAMS

Temas de la actividad:

- Factores y normativa
- Enfoque en Gestión de Riesgos
- Ponderación de controles y tendencias
- Ejemplos y Practicas

- **11:15 a.m.:** Palabras de despedida por Representante de ADEN


SMV 20 Años
Superintendencia del Mercado de Valores




ADEN
International Business School



5- Twitter and Flyers

In every event during the month of October, the SMV handed out flyers with information about IOSCO, WIW 2019 initiative including key messages for investors.

Ser conscientes de los riesgos a los que nos exponemos nos permite tomar una mejor decisión sobre nuestra inversión y nos ofrece mayores posibilidades de conseguir rentabilidades satisfactorias.



CONTACTO
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@Supervadores_Pa

World Investor Week (WIW) 2019
Promovida por IOSCO



26 Años

Independencia, unidad, progreso



¿QUÉ ES LA SEMANA MUNDIAL DEL INVERSOR?

World Investor Week (WIW) es una campaña mundial de una semana de duración promovida por la Organización Internacional de Comisiones de Valores (IOSCO), para crear conciencia sobre la importancia de la educación y protección de los inversionistas. Este año es del 30 de septiembre al 6 de octubre.

La Superintendencia del Mercado de Valores (SMV) a través de la Unidad de Educación al Inversionista y Comunicación (UEI) con el programa Educando al Inversionista, participa en el WIW con la realización de diversas capacitaciones sobre el mercado de valores y el rol de la SMV dirigidas a regulados, estudiantes, entidades del estado y público en general.

Diversifique: consiste en distribuir sus inversiones en distintas opciones de inversión, lo cual reduce sus riesgos.

TOME EN CONSIDERACIÓN

EXAMINE LOS RIESGOS

Que toda inversión posee riesgos implícitos. En consecuencia, entre más ganancias se quieran obtener, el riesgo que deberá asumir será mayor.

CONOZCA SU RENTABILIDAD


Conocer cuál es la opción de inversión que mejor se adapta a nuestros objetivos y necesidades, es preciso tener en cuenta los tipos de rentabilidad que existen y los riesgos a los que nos exponemos en cada uno de ellos.


CONOZCA A LA PERSONA

Asegúrese que la entidad o la persona que le ofrezca invertir en valores cuente con una licencia emitida por la SMV.

On October 15th the SMV quarterly newsletter was published. It was uploaded to the SMV website in the investor education section, which included an article about the importance of investor education and the SMV participation in WIW 2019.

JULIO - SEPTIEMBRE 2019






SMV 26 Años

Superintendencia del Mercado de Valores
República de Panamá

Independencia, unidad, progreso

WORLD INVESTOR WEEK 2019
PROMOVIDA POR IOSCO

BOLETÍN TRIMESTRAL VOL. 7
EDICIÓN ESPECIAL WIW 2019



EL EXPERTO OPINA

Semana Mundial del Inversionista 2019

Marie Lissa Aizpurúa, Jefa de la Unidad de Educación al Inversionista

Uno de los objetivos principales de la Superintendencia del Mercado de Valores (SMV) es la protección del inversionista, siendo la educación una herramienta elemental para la consecución de este objetivo. El regulador cuenta dentro de su estructura con la Unidad de Educación al Inversionista y Comunicación a fin de ejecutar un programa educativo en promover conocimientos del mercado de valores de Panamá, dar a conocer el papel que desempeña la SMV dentro de este contexto y proteger al inversionista a través de la educación.


La educación juega un papel primordial en el desarrollo del mercado, por lo que las iniciativas adoptadas aspiran a hacer más su contenido conceptos y principios básicos e fin de que futuros inversionistas adquieran las habilidades necesarias al momento de tomar una decisión de inversión y que los inversionistas tengan conocimiento de sus derechos y responsabilidades.

El desarrollo constante del sector, la digitalización e innovación hacen necesario que el inversionista se mantenga actualizado para evitar fraudes o pérdidas por desconocimiento de los productos, es por esto que el regulador tiene la labor constante de ejecutar iniciativas educativas para promover al conocimiento sobre el mercado de valores.

La SMV celebra por tercer año consecutivo la Semana Mundial del Inversionista, una iniciativa promovida por la Organización Internacional de Comisiones de Valores (IOSCO) auspiciada por el CIPF, Financial Planning Standards Board (FPSB) e International Forum for Investor Education (IFIE), cuyo objetivo es resaltar y crear conciencia de la importancia de la educación financiera y la protección del inversionista.

Este año celebrado del 30 de septiembre al 6 de octubre, se inicia por los regulados miembros de IOSCO y participantes, invitados, diversas campañas y actividades para fomentar aspectos educativos para los inversionistas y mensajes claves que deben tener en cuenta al momento de considerar invertir en el mercado de valores.

Los invitamos a participar y conocer de nuestras actividades programadas para el mes de octubre como parte de la Semana Mundial del Inversionista.



During September 30th to October 4th, the SMV posted two daily post with key messages for investors and promoting activities during this week, earning 9.9K impressions.



PARAGUAY

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: Marcelo Echagüe Pastore; Luis Talavera Insfrán

Other IOSCO members:

OTHER PARTICIPANTS:

The Comisión Nacional de Valores of Paraguay (CNV) participated at the so-called World Investor Week (WIW) 2019 by organizing ten open public talks at universities, lasting approximately two hours each. Several stakeholders stemming from the stock market and banking industry were invited as lecturers, including brokerage houses, trust funds, private banks, the stock exchange itself, among others. Every stakeholder hence developed a topic related to financial education and investor protection, while also highlighting important information within their own fields of expertise.

The first talk took place on September 30, at the Universidad Católica de Asunción (UCA), in the city of Pedro Juan Caballero (PJC), hosting about 150 participants, mostly university students from UCA and other universities around the city. Four lectures took place that day, with professionals kindly offering themselves to travel to PJC for the event, in order to discuss about regulation and situation of the stock market in Paraguay, investment grade and its benefits for the country, the different products dealt at the stock exchange, as well as a general introduction on prevention of money laundering and terrorism financing.

The second series of talks took place on October 1, at two universities. The first one occurred at the Universidad Americana (UA), in the capital city of Asunción, hosting about 140 participants, mostly mostly Economics and Business School students from UA and other universities in Asunción. Six lectures took place that day, covering topics such as regulation and situation of the stock market in Paraguay, the electronic system of negotiation at the Stock Exchange, foreign capital markets and the importance of credit rating agencies, among other themes. The second one took place at the Universidad Católica de Asunción (UCA), in the city of Concepción, hosting about 90 participants, mostly university students from UCA and other universities around the city. Similar topics were covered in Concepción but with different experts giving those talks, who kindly offered themselves to travel to Concepción for the event.

The third series of talks took place on October 2, at two universities. The first one occurred at the Universidad Católica de Asunción (UCA), in the city of Villarrica, hosting about 120 participants, mostly university students from UCA and other universities around the city. Four lectures took place that day, with professionals discussing about regulation and situation of the stock market in Paraguay, the role and functions of market intermediaries, personal finance and the dematerialization of shares. The second one took place at the Universidad Nacional de Canindeyú (UNICAN), in the city of Salto del Guairá (SDG), hosting about 80 participants, mostly university students from UNICAN. Similar matters were covered in SDG, but with different experts offering those talks, who kindly offered themselves to travel to SDG for the event.

The fourth series of talks took place on October 3, at two universities. The first one occurred at the Universidad Nacional de Caaguazú (UNCA), in the city of Coronel Oviedo, hosting about 280 participants, mostly university students from UNCA and other universities around the city. Five lectures took place that day, with professionals kindly offering themselves to travel to Coronel Oviedo for the event, dealing with different topics such as: regulation and situation of the stock market in Paraguay, the role and importance of trust funds to diversify investments, as well as conscious use of money, among others. The second one took place at the Universidad Nacional del Este (UNE), in the city of Ciudad del Este (CDE), hosting about 90 participants, mostly university students from CDE and the

neighboring cities. Similar matters were covered in CDE, but with different experts offering those talks, who kindly offered themselves to travel to CDE for the event.

The fifth series of talks took place on October 4, at two universities. The first one occurred at the Universidad Autónoma de Encarnación (UNAE), in the city of Encarnación, hosting more than 200 participants, mostly university students from UNAE and other universities around the city. Six lectures took place that day, with professionals kindly offering themselves to travel to Encarnación for the event, in order to discuss about different topics such as: regulation and situation of the stock market in Paraguay, or even the role and importance of brokerage houses and trust funds to diversify investments, among others. The second one took place at the Universidad Nacional del Este (UNE), in the city of Santa Rita, hosting about 60 participants, mostly university students from UNE in Santa Rita and neighboring cities. Similar matters were covered in Santa Rita, but with different experts offering those talks, who kindly offered themselves to travel to Santa Rita for the event.

Last but not least, the sixth series of talks took place on October 23, at the Universidad Nacional de Asunción (UNA), in the city of Paraguari, hosting more than 400 participants, mostly university students from UNA and other universities around the city. Similar topics as in the other talks were covered in Paraguari, with several experts who kindly offered themselves to travel to Paraguari for the event. It is important to mention that the latter was due to take place on October 2, but it had to be rescheduled for October 23 given a strike occurring on the original date.

It is also relevant to highlight that all attendees will receive a certificate for their participation during the WIW. Finally, presentations displayed in the abovementioned events are public and currently available at the CNV's website: www.cnv.gov.py



PERU

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: SUPERINTENDENCE OF SECURITIES MARKET (SMV)

OTHER IOSCO MEMBERS: -

OTHER PARTICIPANTS: LIMA STOCK EXCHANGE (BVL); MUTUAL FUNDS ASSOCIATION (AFM); BROKERAGE FIRMS ASSOCIATION (ASAB); NATIONAL UNIVERSITY OF ENGINEERING (UNIVERSIDAD NACIONAL DE INGENIERÍA - UNI); CATHOLIC UNIVERSITY OF SANTA MARÍA (UNIVERSIDAD CATÓLICA DE SANTA MARÍA DE AREQUIPA); PRESIDENT OF PERU HIGH SCHOOL (COLEGIO MAYOR SECUNDARIO PRESIDENTE DEL PERÚ); HIGH PERFORMANCE COLLEGE OF AREQUIPA (COLEGIO DE ALTO RENDIMIENTO DE AREQUIPA); CHAMBER OF COMMERCE OF AREQUIPA (CÁMARA DE COMERCIO DE AREQUIPA).

The Superintendence of Securities Market (SMV) of Peru participated for the third consecutive year in the WIW, recognizing with this the importance of investor education as a mechanism for the development and promotion of securities market, given the direct and positive impact that this has on its development in the medium and long term.

Thus, from October 14 to 20, the SMV, together with other institutions, carried out different activities with the aim of raising awareness among investors and the general public about the relevance of investor education and his protection.

In that way, the SMV, included a special section of World Investor Week

in its Securities Market Portal (www.smv.gob.pe), where the main activities and key messages of the campaign were described. In this section, the general public could review the complete program of activities and register in those of their interest, as well as review educational materials such as videos, brochures, infographics and comics related with the securities market.



SEMANA MUNDIAL DEL INVERSIONISTA

WORLD INVESTOR WEEK 2019

SEMANA MUNDIAL DEL INVERSIONISTA
Aprende a invertir en tu futuro
Del 14 al 20 de octubre de 2019

La Semana Mundial del Inversionista, actividad promovida por la Organización Internacional de Comisiones de Valores (IOSCO, por sus siglas en inglés), tiene como objetivo destacar la importancia de la educación y protección de los inversionistas y fomentar oportunidades de aprendizaje para ellos. Esta actividad se realizará en el Perú entre el 14 y 20 de octubre de 2019.

PRESENTACIÓN

La educación al inversionista es una pieza clave para el desarrollo de los mercados de valores, dado el impacto directo y positivo que esta tiene sobre la formación de actitudes y conocimientos para la adopción de decisiones financieras responsables y bien informadas por parte de los diversos agentes económicos, contribuyendo con ello a disminuir los sesgos de información que se puedan producir entre los usuarios y los oferentes de servicios financieros. Por ello, los invitamos a participar en las diversas actividades organizadas en el marco de la Semana Mundial del Inversionista 2019, con la seguridad de que ello contribuirá a una mayor inclusión financiera y a fortalecer el desarrollo del mercado de valores en nuestro país.

José Manuel Paschiera Rabagliati
Superintendente del Mercado de Valores

Accede al portal de la World Investor Week <http://www.worldinvestorweek.org/>

ACTIVIDADES PROGRAMADAS

En el Perú, la institución encargada de coordinar las actividades propias de la Semana Mundial del Inversionista es la Superintendencia del Mercado de Valores como miembro de IOSCO. El desarrollo de varias de las actividades programadas en la Semana Mundial del Inversionista serán realizadas de manera conjunta con la Asociación de Fondos Mutuos, la Bolsa de Valores de Lima y la Asociación de Sociedades Agentes de Bolsa.

ACTIVIDADES PREVIAS A LA SEMANA

- ENCUENTRO UNIVERSITARIO CON EL MERCADO DE VALORES - AREQUIPA**
14 oct.
15:00-18:00 horas Encuentro universitario
15:00-18:00 horas Seminario Alternativas de inversión en el mercado de valores
Lugar: Universidad Católica de Santa María - Arequipa
- ENCUENTRO ESCOLAR CON EL MERCADO DE VALORES - AREQUIPA**
15 oct. / 15:00 - 17:00 horas
Lugar: Colegio de Alto Rendimiento de Arequipa
- ENCUENTRO EMPRESARIAL CON EL MERCADO DE VALORES - AREQUIPA**
15 oct. / 15:00 - 18:00 horas
Lugar: Cámara de Comercio de Arequipa
- SEMINARIO: ALTERNATIVAS DE INVERSIÓN EN EL MERCADO DE VALORES - LIMA**
16 oct. / 18:00 - 21:00 horas
Lugar: Cámara de Comercio de Lima
Programa / Inscripciones
- ENCUENTRO UNIVERSITARIO CON EL MERCADO DE VALORES - LIMA**
17 oct.
15:00-18:00 horas Encuentro universitario
15:00-18:00 horas Seminario Alternativas de inversión en el mercado de valores
Lugar: Universidad Nacional de Ingeniería - UNI
Programa / Inscripciones
- ENCUENTRO ESCOLAR CON EL MERCADO DE VALORES - LIMA**
18 oct. / 15:00 - 17:00 horas
Lugar: Colegio Mayor Secundario Presidente del Perú
- VI JORNADA DE ORIENTACIÓN AL ADULTO MAYOR**
18 oct. / 15:00 - 17:00
Lugar: Seneca Hotel El Olivar
Programa / Inscripciones
- VISTA GRATUITA GUIADA A LA BOLSA DE VALORES DE LIMA**
18 oct. / 15:00 - 17:00 horas
Lugar: Bolsa de Valores de Lima
Inscripciones
- NOTAS DE PRENSA**
- ARTÍCULOS DE INTERÉS**
- APUNTES EN PDF**
Diciembre 2018

WIW 2019 Section in the SMV Portal Web

Main activities carried out

Several free activities were carried out for different segments of the population, in order to present and focus the suitable topics according to the interests of each group. The main activities were the following:

- University Meeting with the Securities Market, held on October 14 at the Catholic University of Santa María in the city of Arequipa, which was aimed at university students who could get information and guidance on the securities market in modules attended by officials of SMV, BVL, AFM and ASAB. In addition, topics related to investor protection, investment through the stock exchange and investment through mutual funds were addressed through a conference. It was attended by approximately 310 students.

School Meeting with the Securities Market, held on October 15 and was aimed at secondary level

- students of the High Performance College of Arequipa. It was attended by 100 students.

Business Meeting with the Securities Market, held on October 15 in the Chamber of Commerce of

- Arequipa, which had as main audience the entrepreneurs of the Southern Macro Region. It was attended by 20 attendees.

Seminar "Investment Alternatives in the Securities Market", aimed at the general public, held on October

- 16 in the Chamber of Commerce of Lima and attended by around 220 people. Topics related to investor protection, investment through the stock exchange and investment in mutual funds were presented by SMV officials and other market participants. It should be noted that this event was transmitted via Webinar, which made it possible to expand the audience.

University Meeting with the Securities Market, held on October 17 at the National University of Engineering (UNI) in Lima. During the meeting, representatives of the SMV, BVL, AFM and ASAB provided information

- and guidance to university students and the general public about the securities market. In addition, the Seminar "Investment Alternatives in the Securities Market" was held, in which presentations were made about the SMV role and investor protection, as well as the alternatives offered by the stock market to invest. It was attended by approximately 330 students.

Conference "Introduction to the Securities Market and SMV Role", was carried out on October 18 for students of President of Peru High School. This conference was attended by about 140 students.

- Senior Citizen Guidance Session, held on October 18, in order to present to this segment of the public the investment alternatives available in the securities market, according to their profile, as well as the available mechanisms for information and consultation. In this way, two officials of the SMV presented
- topics related to investor protection and mutual funds. It was attended by around 100 people.

- Free guided visit to the BVL, was carried out on October 18, with the purpose that the interested public in general can meet the facilities of the BVL and how the local market works and operates. It was attended by almost 100 people.
- Stock Market game, promoted by the BVL, which had as its objective that a team made up of 4 or 5 people could experiment trading with shares, in such a way to learn through a simulator the keys to invest. The awards were held on October 18, prior to the closing bell of the week. The stock market game had the participation of more than 1,000 people.

Social network and media campaign

The use of SMV's social networks (Facebook) was intensified to disseminate information, objectives and the WIW's activities as well as the key messages of the campaign (two messages per day). Likewise, an event was created on Facebook.

On the other side, an online banner in the Grupo El Comercio (9 portal webs) was contracted for fifteen days, which is estimated to have an approximate coverage of 45 million navigators. It should be noted that through this banner the WIW 2019 activities were disseminated, including a link that addressed the WIW section of the SMV Portal, through which 1,756 readers of said portals accessed the registration page of the WIW 2019 events.

Likewise, notices were published in the Diario Peru 21, spreading the central events of the week, as well as various messages that people should take into account when investing in the securities market.

Other initiatives

Articles about WIW 2019 were published in the SMV's Blog, on the web site of the country's main financial newspaper and in a magazine specialized in capital markets, which make it possible to reach a specialized audience, but which also allowed expanding the reach of the WIW's dissemination.

It should also be noted that the closing of the WIW 2019 activities occurred with the traditional bell-ringing at the BVL, with the participation of the Superintendent of the Securities Market and other authorities.

Main results

WIW 2019 made it possible to reinforce the dissemination of messages and key aspects to be taken into account in order to participate in the securities market, using various technological, written and face-to-face tools to obtain the widest possible reach, surpassing the results obtained in WIW 2018. Thus, it is estimated that with the written publications it was possible to reach approximately 560 thousand people; through Facebook, 36 publications were made with a total of 63,421 people reached, in addition the contents achieved 565 likes, 130 times were shared and 75 comments. Finally, the physical attendance to the activities was about 2,320 people, more than 40% increase compared to the previous year.



Traditional bell-ringing at the Lima Stock Exchange (BVL)



Seminar "Investment Alternatives in the Securities Market" - Chamber of Commerce of Lima



University Meeting with the Securities Market - National University of Engineering (UNI - Lima)



School Meeting with the Securities Market - High Performance College of Arequipa

POLAND

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: the Polish Financial Supervision Authority (UKNF)

Other IOSCO members:

Other participants: the Warsaw Stock Exchange Foundation (WSE Foundation), the Financial Ombudsman and the Centre for Education Development (CED)

On 4 October 2019, as part of the third World Investor Week campaign, the Polish Financial Supervision Authority (UKNF) in cooperation with the Warsaw Stock Exchange Foundation (WSE Foundation), the Financial Ombudsman and the Centre for Education Development (CED) held a seminar 'CYBERSECURITY from the perspective of financial service users', addressed to methodology advisors, teachers of economics and vocational training courses, and other teachers interested in finance, e.g. school coordinators of the Global Money Week campaign. The purpose of the seminar was to provide an overview of the key aspects of cybersecurity in financial services from the perspective of customers (financial market participants), in the form of a presentation of a case study.

The following topics were discussed during the seminar:

- Today's security challenges in cyberspace
- Safe Internet: reality or fiction?
- Privacy in the digital world
- Digital and financial exclusion
- Market participant/customer as a vulnerability, target and tool for cyber criminals
- Classic examples of attack vectors used to target financial service users: case study
- Online theft of money: customers' rights

At the end of the meeting, the UKNF and the WSE Foundation presented their initiatives in the area of financial education.

A visit to the WSE in Warsaw was an extra highlight for the participants.

The meeting was held on 4 October 2019 at the WSE in Warsaw.

The seminar was free and attended by 30 participants.

PORTUGAL

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: CMVM

Other IOSCO members:

OTHER PARTICIPANTS:

As in 2018, CMVM's participation in WIW19 was steered together with eight relevant stakeholders of the Portuguese financial market, amongst them the other two Regulator of the Financial System, Bank of Portugal (BdP) and Insurance and Pension Funds Supervisory Authority (ASF). Stakeholders as Euronext Lisbon (Lisbon Stock Exchange), AEM (Listed Companies Association) APB (Portuguese Banking Association), APIFPP (Investment and Pension Funds Association), APAF (Portuguese Association of Financial Analysts) and APS (Portuguese Insurance Association) were the remainder six partners. We believe the partnership with these entities enriches the experience and maximizes the dissemination of key messages to investors.

It is important to mention that on the development of the program, two main concerns impacted our choices: (i) that several categories of investors were exposed to our actions and that (ii) our initiatives can benefit communities and public outside of Lisbon. The main initiatives are listed below and reflect the above-mentioned concerns.

"CMVM Conversations" – Artificial Intelligence as a path to financial well-being

In a special edition of "CMVM Conversations", and as part of the program of WIW19, the challenges posed to investors in a context of digitalization were debated, as well as new business models especially those based on Artificial Intelligence (AI). Recent developments and its applicability within financial services, as well as the role Regulators should play in investor protection were subject of a lively discussion.



Financial education to high school students

Considering the importance given by CMVM to financial education as a tool that should be provided to citizens as earlier as possible, and reflecting what happened in previous editions of WIW, we organized a financial education session in a high school in the North of Portugal.

The importance of saving, saving in different life phases, the paramount role of information, the role of CMVM and the need for responsible and informed behavior from investors were among the topics dealt in the session.



"Chat with generation Z" – Focus Group

In partnership with ISEG - Lisbon School of Economics and Management, and in their XLAB Behaviour Research Lab, a focus group was organized with the objective of furthering knowledge on generation Z (born after 1995), a generation under some scrutiny by Regulators, given that it is the first real digital generation and typically will be the next generation of investors. Two focus groups were organized, and for one afternoon we talked informally about savings, investment, financial markets, man versus *machina* (robot-advice), risk perception and risk management.

The "script" was developed by CMVM and two professors of finance of ISEG, covering the themes above mentioned. Some questions were asked and debated around the table, others were given in paper in multiple choice format and then debated, in order not to condition responses.





Open Day in banking – “Come to your bank and talk with CMVM”

A repeat from last year, this initiative was organized in partnership with the Portuguese Banking Association (APB). CMVM's staff went to bank branches across the country, in 7 capital districts plus 5 branches in Lisbon of 8 different commercial banks, to talk with regular clients (retail investors) of the mentioned banks.

This year we felt it was important to go back to basics in terms of messages and topics under discussion. Hence, we started by creating a flyer named “Tips to the Investor” and then based on the tips, we organized a 1:30 session followed by half an hour of Q&A.





Some of the topics approached in the sessions were: (i) How to be a better investor, (ii) there are costs involved, (iii) careful with promised return investments, (iv) diversify your portfolio, (v) know your risk profile, (vi) be aware of fraud, (vii) digital channels bring new opportunities but also new challenges and (viii) do not forget the world, amongst others.

CONFERENCE – “Getting digital finance right”

On the 3rd of October we organized a mid-day Conference where the challenges and impacts of digitalization in financial services were debated as well as their impacts to investors. CMVM’s partners, professors, a representative from the United Nations (UNCTAD), market stakeholders and representatives of several financial intermediaries discussed digitalization, its impacts, risks and how to manage those risks and whether digitalization constitutes a threat or a contribute to the development of financial markets.



Within the Conference we announced the winner of the first edition of the Financial Innovation Contest, that had been launched during last year WIW Conference to a dissertation on “Traditional and Challenger Banks in the UK: Comparison in Terms of Customer Value”.



Signature of a Protocol between CMVM and 13 Portuguese universities on Investors Studies in Portugal, followed by Workshop

The objective of the Protocol is the development of studies about the Portuguese investor, to deepen knowledge about its characteristics and the type of behavior biases that condition its choices and decisions.

During the workshop, where one of the speakers was a representative of Consob, two studies were presented and debated “Education, financial knowledge and numerical skills: do they help avoiding unnecessary trading fees and “Financial disclosure, risk perception and investment choice”.

“Tips to senior investors” – Session for senior investors

During the morning of the 4th we visited a center for elderly people, where a session on principles of responsible investment was organized for a group of vulnerable investors.

Key messages about the importance of informed and responsible decisions were debated in an informal but animated conversation, where the following themes were discussed: know your financial intermediary, know your investment profile, investment in retirement, diversify your portfolio, consider costs and commissions, investment return and fraud amongst others.

This session was developed having as base the above-mentioned tips to investors, adapted to a more vulnerable public.



WIW19 – Key figures

Partners	8
Number of initiatives	7
Number of direct participants	± 620
New launches	5 flyers devoted to investors
Press releases	9
Printed news generated	32
TV presences	2
Estimated number of persons reached through media campaign	± 400.000
ATM users (cash machines) ¹	1.610.400
Social media impressions ²	68.032
Social media likes	846
Social media supporters/followers	15.264

Image shown during WIW19 on ATM machines
in three Portuguese cities



Examples of some of flyers targeted at investors and published on WIW19 (can be downloaded from our site).

1. During the week, we placed a WIW add in cash machines in the cities of Aveiro, Braga and Faro.
2. CMVM used Facebook, Twitter and LinkedIn.

ROMANIA

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: FINANCIAL SUPERVISORY AUTHORITY, IOSCO MEMBER

OTHER IOSCO MEMBERS:

OTHER PARTICIPANTS: BUCHAREST STOCK EXCHANGE (BVB), THE CENTRAL DEPOSITORY, UNIVERSITIES, SCHOOLS

Financial education is the foundation for a good understanding of the concepts that adults face in life. Only a population that knows how to manage their revenues and how to achieve savings can lead to maintaining a general financial equilibrium. Financial capability, as a result of financial education, determines the economic growth and population welfare.

During October, under the umbrella of the World Investor Week 2019 (WIW), the FSA has organized different activities, targeted to school students, university students, teachers, volunteer trainers and to the general public, such as seminars, trainings, conference or public meetings. The messages transmitted focused on the importance of investor education and protection and aimed at raising public awareness of the importance of financial education as follows:

- ❖ Opening of the Bucharest Stock Exchange (BVB) with a group of 90 high-school students from The Commercial High School „Nicolae Kretzulescu” from Bucharest, part of the FSA financial education program. In the first part of the meeting, representatives of FSA and BVB gave a presentation on the role of the capital market and the stock market in the life of an adult. Next, FSA representatives organised an interactive investment finance game enjoyed by the participants. The event took place in the Millennium Hall of the Bucharest Stock Exchange Building and was promoted on FSA and BVB webpages.



- ❖ During the third day of WIW, FSA organized a Conference at Academy of Economic Studies – *The contribution of the non-banking financial market to the development of the Romanian economy* with the participations of 60 people from financial institutions, insurance companies and other professional associations.



❖ Throughout WIW, FSA representatives held:

The program dedicated to pre-school and primary school children which involved organizing activities for 2 educational units in Bucharest by performing non-formal education activities (through games) for 80 children.

The program dedicated to the economic high schools - The Commercial High School „Nicolae Kretzulescu" and Economic High School „Virgil Madgearu" gathered 567 students.

Programs addressed to students in pre-university education – *Let's talk about the financial non- banking market* with the participation of 198 students.



Student-dedicated actions were carried out through *The Academic Laboratory program* within the following universities: The University of Craiova, The Drobeta Turnu Severin University Center, The „Babes-Bolyai” University, The University of Oradea for 450 students.



Simultaneously FSA representatives held two train-the-trainer seminars addressed to schoolteachers interested in improving their knowledge in non-banking financial markets and another two seminars for the volunteer trainers involved in pre-university program. The seminars gathered 62 teachers (Oradea and Cluj-Napoca) and 17 volunteer trainers (Oradea and Cluj-Napoca). Financial Education events were organised in Oradea and Cluj-Napoca. The main objective of this initiative is to increase people's level of education in capital market. The events allowed us to directly interact people while distributing 1500 educational materials.



In order to celebrate WIW, the Central Depository issued free of charge account excerpts for the shareholders resulted from the mass privatisation program present at the headquarters of the institution, so that they will learn the investment fund/company where they are shareholders.

On Friday, October 4th, 2019, in Bucharest, FSA had organized for primary school pupils a presentation regarding investments and money, teaching financial concepts presented in a way appropriate to their age.

The FSA Facebook page completed the campaign with dedicated posts, the total impact during WIW reaching over 48,500 people.

From the media point of view, these events organized by the ASF were well received and appreciated. Below are media coverage that refers to WIW's ASF actions:

1. ASF celebreaza educatia financiara in cadrul World Investor Week
Source: Curierul National
2. Educatie financiara in scolile din Romania
Source: Monitorul de Vrancea
3. ASF celebreaza educatia financiara in cadrul World Investor Week
Source: Starea Presei
4. ASF celebreaza educatia financiara in cadrul World Investor Week
Source: Financiarul
5. ASF celebreaza educatia financiara in cadrul World Investor Week
Source: Transilvania Business
6. ASF celebreaza educatia financiara in cadrul World Investor Week
Source: Monitorul de Suceava
7. ASF celebreaza educatia financiara in cadrul World Investor Week
Source: Evenimentul Regional al Moldovei
8. ASF celebreaza educatia financiara in cadrul World Investor Week
Source: Ziare Com Sibiu
9. ASF celebreaza educatia financiara in cadrul World Investor Week
Source: Ziarul Profit
10. ASF celebreaza educatia financiara in cadrul World Investor Week
Source: Romania Libera
11. ASF organizeaza evenimente de educatie financiara in cadrul World Investor Week
Source: Profit
12. ASF celebreaza educatia financiara in cadrul World Investor Week
Source: Sibiu News
13. ASF celebreaza educatia financiara in cadrul World Investor Week
Source: BZC
14. ASF organizeaza World Investor Week. Tinerii din invatamantul gimnazial, liceal si universitar vor face cunostinta cu noutiunile economice din mediu non-bancar
Source: Banking News
15. ASF celebreaza educatia financiara in cadrul World Investor Week
Source: Stiri Astazi
16. ASF celebreaza educatia financiara in cadrul World Investor Week
Source: Rasunetul
17. ASF celebreaza educatia financiara in cadrul World Investor Week, in perioada 30 septembrie - 6 octombrie 2019

Source: Cronica Romana

18. ASF celebreaza educatia financiara in cadrul World Investor Week - Ziar Gazeta de Cluj

Source: Gazeta de Cluj

19. ASF celebreaza educatia financiara in cadrul World Investor Week. 100 de liceeni au participat la deschiderea sedintei de tranzactionare a BVB

Source: Manager

20. ASF celebreaza educatia financiara in cadrul World Investor Week, in perioada 30 septembrie - 6 octombrie 2019

Source: Investing Romania

21. ASF celebreaza educatia financiara in cadrul World Investor Week

Source: Asig 1

22. ASF celebreaza educatia financiara in cadrul World Investor Week, in perioada 30 septembrie - 6 octombrie 2019

Source: Agerpres

23. ASF celebreaza educatia financiara in cadrul World Investor Week, in perioada 30 septembrie - 6 octombrie 2019

Source: DC News

24. ASF celebreaza educatia financiara in cadrul World Investor Week

Source: Economistul

25. ASF celebreaza educatia financiara in cadrul World Investor Week

Source: Saptamana in Oltenia

26. ASF celebreaza educatia financiara in cadrul World Investor Week

Source: Curierul National

27. ASF celebreaza educatia financiara in cadrul World Investor Week, in perioada 30 septembrie - 6 octombrie 2019

Source: Observator De Calarasi

28. ASF celebreaza educatia financiar in cadrul World Investor Week

Source: Cuget Liber

RUSSIA

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: Bank of Russia

Other IOSCO members:

Other participants: The Federal Foundation for the Protection of Investors and Shareholders Rights, the Association for Promoting Financial Literacy, financial market stakeholders, public schools, colleges, higher education institutions, orphanages.

In 2019, the Russian Federation participated in World Investor Week for the third consecutive time.

On September 30, 2019, the start of WIW-2019 was marked with a live webcast by the First Deputy Governor of the Bank of Russia Sergey Shvetsov on social media (Facebook, VK and YouTube). In total, the speech generated over 8,000 unique views and over 100 questions from the audience on a wide range of topics varying from the concept of categorization of investors to investing into crypto assets.

For the Bank of Russia, WIW was a great opportunity to draw public attention to various investment opportunities and the associated risks, as well as highlighting the Bank of Russia function of protecting the rights of investors and financial services consumers.

Bank of Russia specialists developed educational and informational materials amplifying IOSCO's key messages recommended for nationwide dissemination.

In 2019, the Bank of Russia first included online lessons dedicated to different aspects of investing into the scope of educational events. The new format allowed the regulator to increase the number of participants in WIW events and to reach a broad audience of senior students.

During WIW, 206,035 schoolchildren from 4,798 educational institutions (schools, technical colleagues and orphanages) from all Russian regions participated in online lessons on financial literacy. Online lessons were aired 60 times and based upon these 10,591 educational events were held accompanied by 65 Bank of Russia employees from 16 departments. Some lecturers were invited from partner organizations including Moscow Exchange, FINAM Holdings, AK Bars Bank, PJSC Sberbank and PJSC commercial Bank "Center-invest".

The English version of the website on online financial literacy lessons has been designed specifically for WIW-2019 (<http://dni-fg.ru/wiw#rec128198100>).

In 2019, the Bank of Russia held offline lessons in schools and lectures in higher educational institutions for the third year in a row – a continuing tradition.

The number of offline educational events amounted to 484 with 411 participating schools in 85 regions. A total of 22,458 students were reached.

In 2019, WIW received a coverage with about 300 references in federal and regional media. The media messages focussed mainly on upcoming online and offline activities; some reverted to WIW by publishing reports following WIW-events.

On October 1, 2019, the Association for Promoting Financial Literacy conducted a webinar marathon. The overall number of attendees amounted to 30,000 with 3,427 registered users including 2,433 educational institutions.

On October 3, the Federal Foundation for the Protection of Investors and Shareholders Rights, in cooperation with the Euroasian Economic Commission, held the IV International Conference on Investor Protection as a part of the WIW. About 300 participants from 6 countries, including Russia, attended the conference. The key topics of the discussion were countering mis-selling in the financial market, ensuring digital security for financial services consumers, combating misconduct among financial market participants and classification of retail investors. More details are available on the official webpage of the conference:

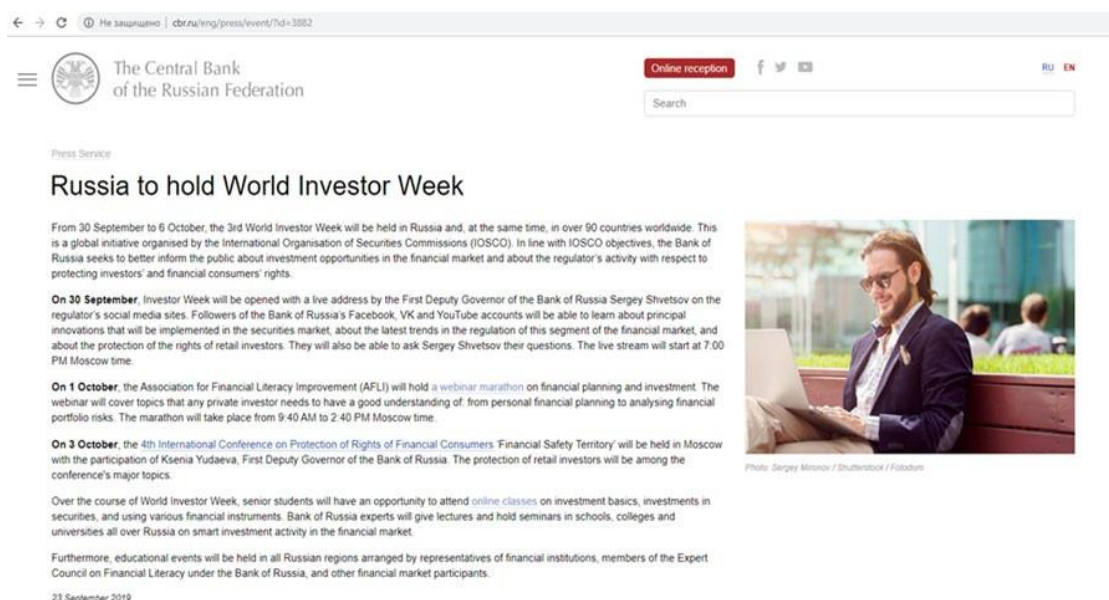
<http://fedfond.ru/conference2019/>

WIW-2019 in pictures

Live webcast by the First Deputy Governor of the Bank of Russia Mr. Sergey Shvetsov



The Bank of Russia announces WIW-2019



Online lessons webpage



In 2019, the World Investor Week will include online lessons on financial literacy held in schools throughout Russia providing students with basic knowledge on investing and stock market functioning.

Online lessons within the WIW week are supported by the **Association for the Development of Financial Literacy**



ONLINE LESSONS ON FINANCIAL LITERACY

Financial market professionals will speak in every school
Project partner mind.com

Project point	+
Project goals	+
Format of online lessons	+
How to participate in online lessons?	+

TOPICS



ON CLOSE TERMS WITH MONEY OR WHAT IS FINANCIAL LITERACY FOR?



PERSONAL FINANCIAL PLAN – A GOOD WAY TO MEET YOUR GOAL



FINANCIAL INSTRUMENTS AND INVESTMENT STRATEGIES



BANK DEPOSITS: A WAY TO SAVING AND MULTIPLYING FUNDS



SHARES: KEY POINTS FOR APPRENTICE INVESTOR



STOCK EXCHANGE AND BASICS OF INVESTING

IV International Conference on Investor Protection



Offline lessons in schools and lectures in higher educational institutions







SAUDI ARABIA

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: CMA (Capital Market Authority)

Other IOSCO members:

Other participants:

Brief

Capital Market Authority (CMA) in Saudi Arabia participated in WIW 2019 by applying multiple channels to reach the targeting audience. Messages were created in alignment with IOSCO C8, moreover tactical messages were delivered during on-ground activities. The WIW 2019 in Saudi Arabia was on CMA's main Awareness programs which are "Thameen" and "Smart Investor". "Thameen" is targeting current & potential investors whereas "Smart investor" is targeting Teens, Youth, and parents. Digital platforms such as social media and events were major activates to reach the audiences.

Main Messages



A society with high financial awareness



Plan your financial future from an early stage



Investment is a decision taken upon knowledge

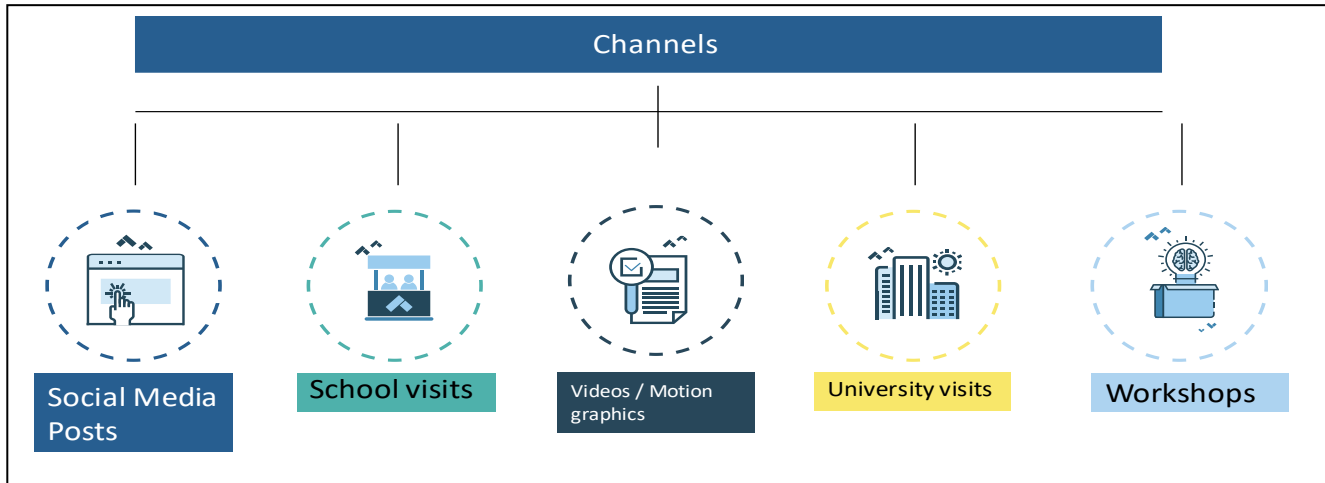


Protect your investment: know your rights



Professional development

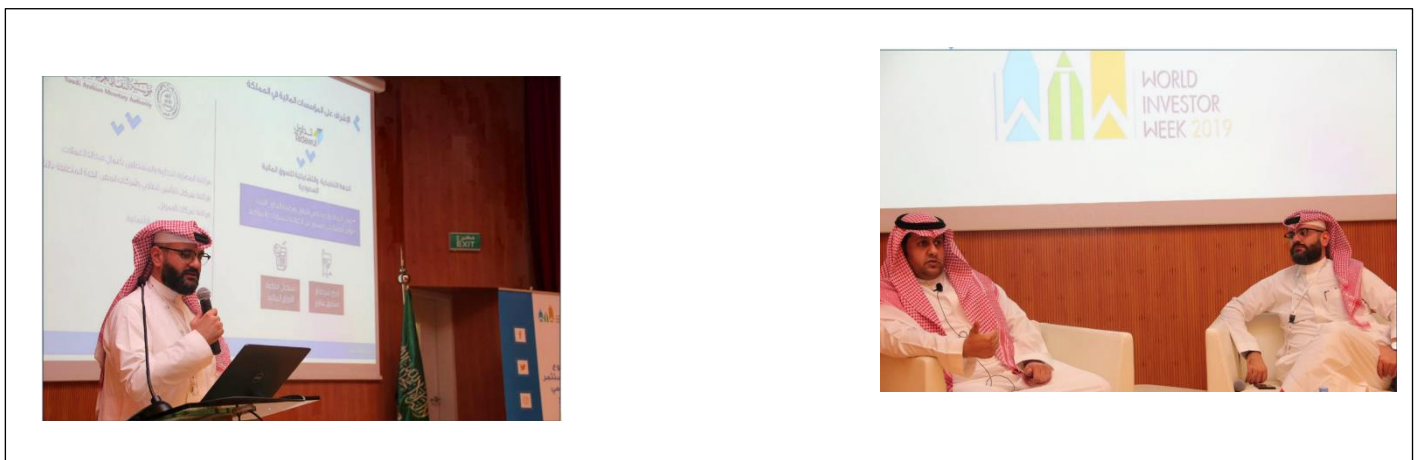
Main Channels



Social Media – Reach



Universities Visits



Schools Visits



Created Videos

The difference between institutional and retail investment



Risks resulting from dealing with unauthorized forex



Social Media Posts

Information sources and rumors



Dealing with authorized people



Investment products and your investment strategy



SINGAPORE

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: Monetary Authority of Singapore

Other IOSCO members

Other Participants: MoneySense-Singapore Polytechnic Institute for Financial Literacy, The Singapore Exchange, National Library Board, The Association of Banks in Singapore, Financial Planning Association of Singapore, Securities Investors Association (Singapore), The Securities Association of Singapore

Total no. of events promoted: 5

Total no. of people reached: 744

Total no. of social media posts: 21

Total no. of likes: 119

Total no. of followers: 40.5k

Institutions that promoted activities: National Library Board, 5 financial industry associations, Singapore Exchange, 1 university, 1 educational institution

Singapore's World Investor Week (WIW) 2019 comprised a series of interactive townhall sessions aimed at giving retail investors a platform to engage with, and learn more about how to invest more wisely from industry experts. The townhall sessions were held from 30 September to 3 October 2019 at the Central Public Library, a format that was reprised from WIW 2018 following positive reception from investors. WIW 2019 collectively attracted nearly 750 participants across a broad spectrum of age groups and profiles.

Kicking off WIW 2019 was a townhall session on "Dealing with Financial Institutions", where retail investors engaged with industry speakers about how to better safeguard investors' interests when dealing with financial institutions and their representatives. Investors were also interested in learning more about frameworks that were in place to protect investors, such as the "Balanced Scorecard Framework" that provides guidelines for remuneration and commission policies for financial institution representatives.

In the second townhall session on "Building a Portfolio", participants were very interested in finding out about investment strategies, and how different asset classes (such as bonds, real estate investment trusts, exchange traded funds, and gold) interact to form a well-balanced portfolio, while keeping an eye on the economic uncertainties. One of the panellists shared how his Central Provident Scheme (Singapore's national pension scheme) funds featured in his retirement planning, sparking keen interest among participants.

Discussions were very lively for the third and fourth townhall sessions on the topics of "Passive vs. Active Investing" and "Understanding the Market", where participants expressed a myriad of views and advocated for their preferred strategies. They also peppered the panellists with questions on what to look out for in the looming economic downturn, particularly for passive investors who were wondering if a "buy and hold" approach was wise.

This year's World Investor Week commemoration was also capped by a new activity, as part of an initiative between the World Federation of Exchanges and the International Organisation of Securities Commissions. Our partners were invited to take part in the striking of the gong at the Singapore Exchange on 4 October 2019, traditionally a ceremony to signal the start of the trading day, to symbolise support for investor education.

MONEYSENSE_SG Posts



Passive vs. Active Investing

2 Oct 2019 (Wed), 7pm – 8.30pm

Learn about the pros and cons of passive versus active investing. Which approach is suitable for you as well as the sources of data you can use. What behavioural biases influence your investing and what common mistakes should investors avoid? What fees and charges apply?

Panelists: R. Sivanithy, IFI | Tan Teck Leng, SAS | Wong Chin Loon, CFA | Wong Kon How, SGX

Understanding the Market

3 Oct 2019 (Thu), 7pm – 8.30pm

Find out what moves markets, and what indicators and metrics are important. Why do markets sometimes ignore certain indicators yet consider them important on other occasions?

Panelists: Abel Lim, ABS | Daryl Lim, CFA | David Mok, SGX | Paul Chew, SAS

money_sense Come join us for tonight's townhall on Passive Investing versus Active Investing. Can't join us tonight? Then why not sign up for tomorrow's townhall on Understanding the Market.

Find out what moves the market, what indicators and metrics are important. Why do markets sometimes ignore certain indicators yet consider them important on other occasions?


Sign up by clicking on the link in our bio.

MoneySense 30 Sep 2019

Gain an understanding of how to build portfolios for individuals with different risk profiles, and the benchmarks that can be used. Also, get advice on how to construct a diversified portfolio with limited capital. Join us for the "Building A Portfolio" townhall tomorrow, 1 October, from 7pm to 8.30pm at the Programme Zone, Central Public Library.

Sign up at the link below, and do remember to post your questions on Pigeonhole too. See you there!

<https://www.sgxacademy.com/wiws/>




SOUTH AFRICA

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: Financial Sector Conduct Authority (FSCA)

Other IOSCO members: Financial Planning Institute (FPI)

Other participants: 9 South African Provincial Departments of Education, National Empowerment Fund (NEF)

NEF investor education workshops

The FSCA partnered with the NEF to conduct investor education workshops for emerging entrepreneurs and business owners in Mpumalanga and Free State provinces of South Africa, in October 2019 as part of the World Investor Week (WIW) initiative. The programme entailed imparting knowledge to business owners and emerging entrepreneurs as well as empowering them on different funding requirements, business planning and mentorship. The FSCA covered the following topics:

- different types of investment products;
- dealing with licensed financial services providers;
- tips on common tactics used by pyramid schemes operators; and recourse
- mechanisms.

Four workshops and presentations were conducted reaching approximately 1794 emerging entrepreneurs and business owners were reached through this programme.

FSCA's Grace Poshoko facilitating the investor education workshops



Financial Literacy Speech Competition

The Financial Sector Conduct Authority implemented an annual Financial Literacy Speech Competition for Grade 11 (16 - 17-year-old) students in South Africa's historically under- resourced schools in rural and township locations. The competition topics were based on the following themes; money management (budgeting, savings and investments); financial planning for the future and entrepreneurship. This year's topics were:

1. Savings make cents!
2. Failing to plan means planning to fail....
3. Being an entrepreneur is the woke thing to do!

The competition ran over four rounds; a school elimination round; a school district round; a provincial round and finally a national round. The students were required to present a five- minute speech on one of the above- mentioned topics and were adjudicated using a standard rubric which emphasised the 21st century skills of critical thinking, creativity, collaboration, communication, information literacy, media literacy, technology literacy and flexibility.

Over 750 secondary schools entered a total of 3850 students for the 2019 version of the competition. The prizes awarded included tablet devices, investment prizes and full tertiary studies bursaries to the value of R120 000 for each of the nine provincial winners. The investment prizes are administered through the FPI, whose members provides pro-bono services to the winners and their families.

The competition started in May 2019 and culminated in a national final held during WIW, on 4 October 2019.

2019 FSCA Financial Literacy Speech Competition Winners



Elona Manzingana (3rd), Caroline Da Silva (FSCA Divisional Executive), Kuhle Tshambula (1st) Artwell Hlengwa (Competition Founder), Unathi Baloyi (3rd), Lloyd Kaseke (Foundation Deputy Chair)

Mr. Panyaza Lesufi, MEC for Education in Gauteng, and Lyndwill Clarke, Head of Consumer Education at the FSCA South Africa, giving the 2019 finalists a pep talk



SPAIN

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: COMISIÓN NACIONAL DEL MERCADO DE VALORES

Other IOSCO members:

Other participants: BME, IOSCO & WFE.

CNMV has supported the World Investor Week (WIW).

The WIW was held during the first week of October. Throughout the week, CNMV promoted it by having the logo on its homepage.

IOSCO's press release was published on the social media to announce the WIW.

In Spain, the third edition of the WIW began with the Ring the Bell Ceremony on the Madrid Stock Exchange. Angel Benito, member of the CNMV board, participated in it. Tajinder Singh, IOSCO Deputy Secretary General, Nandini Sukumar, WFE Chief Executive Officer and Javier Hernani, CEO of BME, participated as well.

<https://www.youtube.com/watch?v=v5v6vmXBz8>

Social media:

CNMV disseminated key messages in order to increase the awareness of the importance of investor education and investor protection and a number of posts have been shared on Twitter.

➤ CNMV shared the following 10 posts on Twitter during the week (translated into Spanish):

- A smart investor verifies that an investment professional is licensed
- A smart investor conducts research on a product before investing.
- A smart investor assesses the impact of fees when choosing an investment
- A smart investor plans for and invests according to his/her future needs and goals
- A smart investor recognizes the importance of diversification
- A smart investor recognizes the benefit of long-term, regular and diversified investment
- A smart investor understands that risk exists in all investments.
- A smart investor recognizes the red flag warning signs of online investment fraud
- A smart investor does not forget about the importance of due diligence when considering investments in online and digital environments.
- A smart investor understands the risk that are associated with initial coin offerings and crypto-assets in general and is careful in deciding whether to invest in these products.

Each of the social post reached more than 7200 people.

➤ Three Infographics were shared on Twitter as well:

- 1- Ten advices to avoid a fly-by-night operations
- 2- How to know your investor profile
- 3- Fintech

➤ One video: What is the CNMV and how can it help you?
<https://www.youtube.com/watch?v=3hpXgdPDMuc>

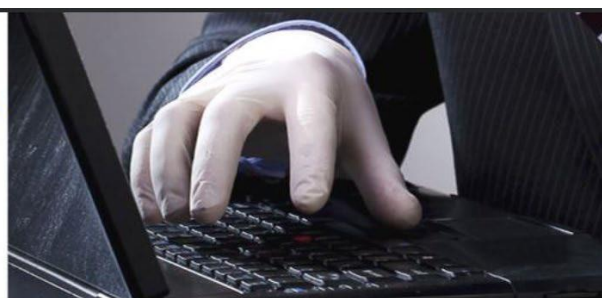
Some pictures are included:

- Ring the bell ceremony-



- Post

Los inversores inteligentes reconocen las señales de alerta de fraude de inversión por Internet.



- Infographies:



¿COMO DETERMINAR SU PERFIL INVERSOR?

Para determinar usted mismo su perfil como inversor, debe conocer las respuestas a las siguientes preguntas:

¿CUÁL ES MI PUNTO DE PARTIDA?

Se trata de definir su situación financiera actual: ingresos, gastos, deudas...

¿CUALES SON MIS METAS CONCRETAS?

Es imprescindible determinar cuáles son sus objetivos financieros, de un modo realista y concreto.
Por ejemplo "ahorrar 10.000 euros en tres años para hacer un curso en el extranjero" es un objetivo concreto que incluye plazo, cuantía y finalidad.

¿DE CUÁNTO TIEMPO DISPONGO PARA ALCANZAR EL OBJETIVO?

Esta respuesta depende de la anterior y le ayudará a determinar el tipo de productos que pueden interesarle.

¿QUÉ NIVEL DE RIESGO ESTOY DISPUESTO A ASUMIR?

Esta cuestión tiene un componente objetivo (su capacidad financiera, lo que puede permitirse perder) y otro subjetivo (sus conocimientos financieros, su forma de ser y cómo influye en su tolerancia al riesgo).

En caso de que decida acudir a un profesional para que le asesore personalmente o le gestione su cartera éste se debe encargar de determinar su perfil de inversión.

#WIW2019
#worldinvestorweek
MÁS INFORMACIÓN EN WWW.WORLDINVESTORWEEK.ORG

FINANCIAL TECHNOLOGY FINTECH

El FinTech es el resultado de la convergencia entre la tecnología y el sector financiero, lo que genera nuevos productos, servicios y modelos de negocio.

¿Qué es el FinTech?

El FinTech es el resultado de la convergencia entre la tecnología y el sector financiero, lo que genera nuevos productos, servicios y modelos de negocio.

¿Por qué es importante el FinTech?

El FinTech es importante porque permite mejorar la eficiencia, reducir costos y ofrecer nuevos productos y servicios.

¿Cuáles son los tipos de FinTech?

Los tipos de FinTech son: Robo-Advisors, Crowdfunding, P2P Lending, Blockchain, RegTech, InsurTech, HealthTech, EdTech, AgriTech, PropTech, y más.

¿Cuáles son los beneficios del FinTech?

Los beneficios del FinTech son: mayor eficiencia, reducción de costos, nuevos productos y servicios, mayor transparencia, y mayor inclusión financiera.

¿Cuáles son los riesgos del FinTech?

Los riesgos del FinTech son: ciberseguridad, fraude, lavado de dinero, y falta de regulación.

¿Cómo se regula el FinTech?

El FinTech se regula a través de la supervisión de los organismos reguladores, como la CNMV en España.

SRI LANKA

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: Securities and Exchange Commission of Sri Lanka

Other IOSCO members:

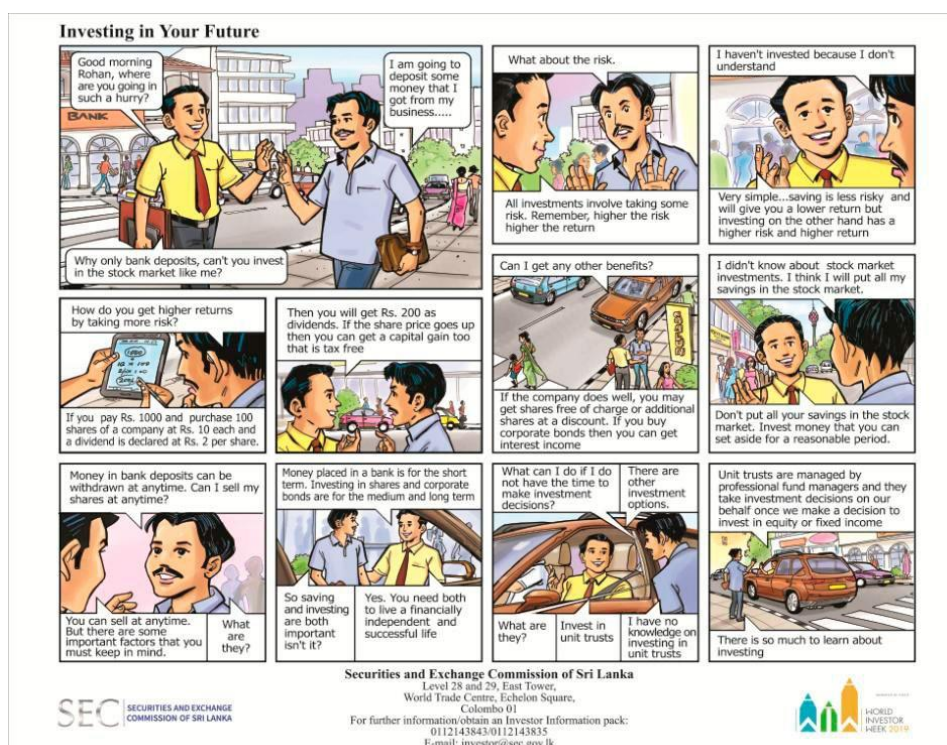
Other participants:

In parallel to the global initiations by the International Organization of Securities Commissions (IOSCO), the global standard setter for the securities sector, the Securities and Exchange Commission of Sri Lanka (SEC) together with the Colombo Stock Exchange (CSE) also concluded their World Investor Week with a range of investor-focused activities to promote investor awareness from 30th September to 6th October 2019.

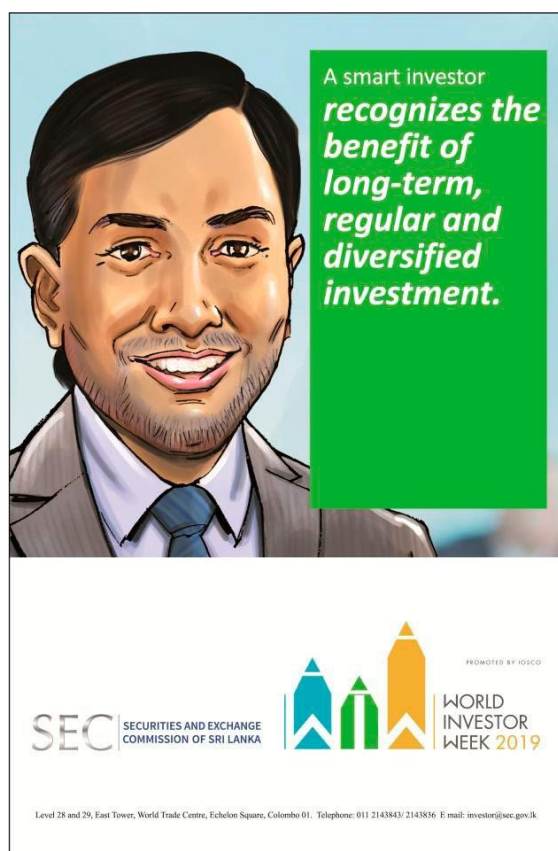
During the WIW, the local activities were focused on raising awareness about the importance of investor education and protection, and to highlight the various initiatives of securities regulators in these two critical areas. A range of programmes targeting students, undergraduates, industry professionals, investors and general public were conducted to enhance their knowledge and understanding of the capital market and to create a pool of knowledgeable investors locally. As a result, the following initiatives were taken to completion;

1. Investor Education Cartoons

The SEC Sri Lanka published a series of cartoons titled **"Investing in your future"** in print media. The cartoons were published in weekly and daily newspapers throughout the WIW in all three languages (Sinhala, Tamil and English) which is commonly used in Sri Lanka to educate the investors on basics in investing. The cartoons covered key areas including savings and investments, opening a securities account, how to select shares, the role of SEC, role of a stockbroker etc.



Additionally, a series of advertisements based on individual characters were further used to pass the essence of 'investing wisely' to the general public. This campaign carried a clear, short and a direct message to its readers. This chain was shared in print media and on certain selected digital platforms during the WIW 2019.



2. SEC and CSE joined peer exchanges to Ring the Bell for Financial Literacy

The SEC and the CSE joined stock exchanges from around the world to Ring the Bell for Financial Literacy, as part of the World Investor Week 2019 global campaign.

Ring the Bell ceremony in Sri Lanka took place on 04th October 2019 at the CSE trading floor at 08.45 a.m. The event gathered senior representatives of the capital market fraternity as a call to action to improve financial education and literacy in Sri Lanka.



3. Cautionary Notices to the General Public

The SEC received a number of complaints from investors who incurred losses by investing in shares of companies traded on offshore jurisdictions expecting guaranteed high returns. The SEC published a cautionary notice in print media in all three languages during the WIW cautioning the general public about SEC's jurisdiction over agents of foreign stockbrokers operating in Sri Lanka.



4. Press articles on various subjects on the capital market

SEC SL also took measures to publish press articles in English, Sinhala and Tamil on various subjects pertaining to the capital market of Sri Lanka. These articles carried the message of investing wisely for existing and potential investors.



Sunday, October 6, 2019

INVESTING/ TOURISM

Nine tips to investing with wisdom

PROMOTED BY IOSCO

The International Organisation of Securities Commissions (IOSCO), the global standard-setter for the securities sector, held its third annual World Investor Week (WIW) from 30 September to 6 October 2019. The Securities and Exchange Commission of Sri Lanka (SEC) is a member of the Policy Committee on Retail Investors (Committee 8).

The WIW is a week-long global campaign promoted by the IOSCO to raise awareness about the importance of investor education and protection and to highlight the various initiatives of securities regulators in these two critical areas. This year, the SEC conducted a range of investor-focused initiatives to promote investor awareness.

To coincide with WIW, the SEC would like to highlight some important factors that an investor should think about before investing in the stock market.

Making money by investing in stocks requires plenty of patience and discipline as well as a sound understanding of the market. Besides, it is only when you understand the fundamentals of investing that you can learn how to invest in stocks with confidence. Although no definite formula has been discovered for successfully investing in stock markets, the golden rules given in this article, if followed prudently, may increase your chances of getting a good return.

Take informed decisions

When making an important investment like purchasing a car, an investor would most likely first do some research on the preferred model and on its closest competitors. Similarly, proper research should always be undertaken before investing in shares.

Companies that issue shares are required to produce many public documents. These publications will often not only have earnings data, but also information about the company, market, and opinions of experts. Once you've done your research, you're ready to begin purchasing shares.

Invest in a business you understand

Many successful investors follow this rule of thumb – never invest in something you don't understand.

In other words, before investing in a company, you should know what business the company is in. Be sure to always read an initial public offering (IPO) prospectus, annual report, or company announcement/circulars carefully. If you can't understand the investment and how it will help you make money, ask a trusted financial professional such as a registered investment advisor for help. If you are still confused, you should think twice about investing.

Don't try to time the market

Is there a right time to invest in the stock market? That's the magic question people have asked for as long as the stock market has been around. The simplest answer is that it's extremely difficult to predict how stocks or the stock market will do. You can try to find the right time to invest or find the wrong times to avoid – you will never get it correct 100% of the time. Too many factors are involved for you to figure out the perfect time to invest. For the average investor, a diversified portfolio held long-term is the best strategy.

Follow a disciplined investment approach

In the words of Warren Buffett: "Successful investing takes time, discipline, and patience. No matter how great the talent or effort, some things just take time."

Investors who put in money systematically in the right shares and hold onto their investments patiently have been seen generating outstanding returns. Hence, it is prudent to have patience and follow a disciplined investment approach besides keeping a long-term broad picture in mind.

All in all, disciplined investing is the right way to go if you need long-term benefits and financial stability, and there's no shortcut to it.

Do not let emotions cloud your judgment

It is said that markets are driven by just two emotions – fear and greed. Money is always an emotional subject, but often when emotions get involved with your investment decisions, you will make wrong decisions. And they can be costly mistakes.

Even the most professional and experienced investors do not make the best decisions when they let emotions cloud their judgment.

Therefore, keeping emotions away from investment decisions can give you a better chance for success.

Create a broad portfolio

Diversification is a familiar term to most investors and can be summed up with this phrase: "Don't put all of your eggs in one basket."

Diversification of a portfolio across asset classes and instruments is the key factor to earn optimum returns on investments with minimum risk. The level of diversification depends on your personal time horizon, risk tolerance, investment goals, financial means, and level of investment experience.

Have realistic expectations

The objective of investing is to get returns. But investors need to be realistic about the return on their investments. The stock market is not a gambling place, so don't expect to become a millionaire overnight. Being realistic about your expectations is the most important step in achieving success in financial markets.

Therefore, setting your expectations prior to investing is one of the most crucial aspects for investing success. As the saying goes, "you won't know when you've arrived if you don't know where you are going." Investing is much the same.

Monitor rigorously

Investing is not an easy, hands-off endeavour. Monitoring your share portfolio will enable you to make more informed decisions on when to buy and sell shares. Therefore, establish a routine, time frame, and process to review your holdings. Modern technology makes it easy to constantly keep an eye on your portfolio. If you are uncomfortable monitoring your investments yourself, hire a registered investment advisor to help.

Always browse your stock broker firm's website or the official website of the Colombo Stock Exchange (www.cse.lk) to get comprehensive, up-to-date information. Investors are also advised to visit www.sec.gov.lk, the official website of the SEC, to get useful information. In addition, ensure that you scrutinize all the documents you receive from your stock broker.

Avoid the herd mentality

A typical buyer's decision to purchase shares is often heavily influenced by the actions of others. When markets are surging, everyone wants to buy shares. When the market plunges, investors sell their shares often without a rational reason. But this strategy is bound to backfire in the long run.

The world's greatest investor Warren Buffett said: "Be fearful when others are greedy, and be greedy when others are fearful." Therefore, a wise investor should not invest on a follow-the-crowd mentality.

5. Conducting an Investor Forum

To coincide with the WIW and establish a deeper understanding of investing in the capital market of Sri Lanka, improving financial literacy (capital market) and imparting knowledge on the types of investment products and services available in the securities market amongst the general public, the SEC together with the CSE concluded an Investor Forum at the Sudu Araliya Hotel in Pollonnaruwa, Sri Lanka.



This forum brought together over 300 participants that comprised of both existing investors and potential investors. The presentations outlined an in-depth introduction to investing in the Colombo Stock Exchange and a detailed analysis of the sectoral performance and market opportunities. The presentations were followed by a panel discussion comprising of industry professionals, where the questions raised by the gathering were answered on the spot. Participants were also facilitated with the opportunity to interact on one to one basis with Stock Brokers who were present at the forum to give investment advice.

6. Small and Medium Scale Enterprise (SME) Forum

To coincide with the WIW 2019, SEC together with the CSE conducted a SME Forum in view of the 'Empower' – the SME Board which was launched at CSE for SMEs in Sri Lanka which contribute over 50 percent to the GDP of the country.

The main aim of the seminar was to educate the entrepreneurs on the new listing Board by providing them with an in-depth knowledge on how to be listed, rules and regulations in effect. The seminar also outlined the greater heights that these enterprises could reach by being listed, as the most critical challenge faced by this sector is the difficulty in accessing finance and the ability to grow and expand.



7. Investor Education for the general public

This year, as a part of the WIW 2019, the SEC and CSE formed a unique opportunity by designing and constructing a stall at the World Trade Centre Colombo allowing the stock brokering companies and Unit Trust companies to showcase the benefits of investing in the stock market to the general public.

The stall was manned by 09 stock brokering firms and 03 unit trust companies from 3rd October 2019 to 4th October 2019.

The two-day stall received an overwhelming response from the walk-in public with a significant number of Central Depository System (CDS) accounts being opened on the spot. In addition, the stall was also visited by groups of school children, professionals and the general public to acquire information about investing in the securities market.

8. Investor 2019 – An all island school quiz

In celebration of the WIW 2019, the SEC decided to unleash the potential and the interests of the future generations through a quiz competition which was held targeting the school students island wide. The questions for the quiz were formulated on the "Capital Markets of Sri Lanka" section which is covered in the Commerce Stream Advanced Levels syllabus under the module for Business Studies.

All the schools in the island were given the opportunity to elect and to send one student from the relevant field of study. The MCQ examinations were conducted on the same day at a same time in 25 examination centers islandwide.



The winners from the provincial levels will also be awarded with monetary and appreciation gifts while the finals are planned to be conducted during phase two with the support of a leading TV station in Sri Lanka as a TV Quiz programme. This move is expected educate the younger generation of the country on the Capital Market.

SWEDEN

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: Finansinspektionen (Swedish Financial Supervisory Authority)

Other IOSCO members:

Other participants: Gilla Din Ekonomi ("Like Your Economy"),

Posts about fraud on Facebook

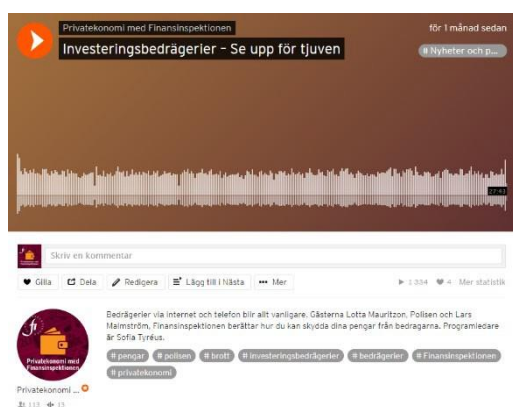
During World Investor Week, Finansinspektionen organised several blogposts on Facebook regarding investment frauds and personal finance. The target group was adult Swedish citizens. The ambition was to make the target group less likely to be deceived by investment fraud. The reach is so far 4.352 people.

Short video about risk

A short video about risk that can be used in personal finance courses was released during World Investor Week. Risk is a fundamental concept when it comes to personal finances, and consumers need to know what risk is in order to be able to make well-informed decisions. Consumers need to know how much risk they want to take in their savings and how risk-averse they are, and to know this they need to know what risk means. In many contexts, risk is only negative, but risk and returns are also related, and risk thus plays a crucial role in savings. The total reach is so far 833 people.

Podcast on investment fraud

Finansinspektionen released a podcast on investment fraud during World Investor Week. Guests include Lars Malmström from the Swedish FSA and Lotta Mauritzson from the Swedish Police. In order to strengthen the financial skills of individuals the campaign focused on providing information about frauds, how impostors operate and how citizens might avoid frauds. The reach so far is 1.334 people.



THAILAND

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: Securities and Exchange Commission

Other IOSCO members: Stock Exchange of Thailand

Other participants: Related Associations

The Securities and Exchange Commission

Having endorsed the importance of investor education and protection in line with the IOSCO C8 mandate, the SEC, Thailand has joined the World Investor Week campaign for the third consecutive year.

This year's activities during the week of 30 September – 6 October include educational events, launch of digital tools for financial and investment decisions as well as promotional messages of the campaign through mass and social media. With a view to enhancing knowledge about the capital market as an important source of funds for businesses and investment channel for savers, our target audiences include potential investors, SMEs and the public

1. Events

1.1 Exhibition booth

As part of the project "SEC Caravan" to provincial areas, the SEC has arranged for an exhibition booth in the financial/investment-promotion event the "Money Expo" in the Northeastern province of "Udonthani" during October 4-6, 2019. During the 3-day event, key messages conveyed to the event participants are, e.g. capital market and the SEC roles, advices as to how to start investing, proper investment process that can help investors achieve their investment goals, what investors should know about digital asset investment, and how investors can protect themselves from frauds and scams etc. There are around 330 local potential investors visiting the booth.





1.2 Seminar for SMEs

Beside the exhibition booth in "Money Expo", a half-day seminar was also organized in Udonthani, to introduce local SMEs to capital market fundraising opportunity. The seminar was organized in cooperation with the local authorities, trade/industrial associations, SMEs federation as well as bankers' club. The seminar was attended by approximately 170 target audience.

The "SEC Caravan" to provincial areas is one of the SEC's latest initiatives announced in May this year, aiming to distribute investment and capital market knowledge to target audiences in certain provinces outside Bangkok. Given the statistics that at present 75% of the investors in and 85% of the entities raising capital through the Thai capital market reside in Bangkok and the vicinity which is quite concentrated, the initiative is undertaken to reach out to more potential investors and fundraisers, especially SMEs in the provinces. The initiative is also in response to the National Strategy in the areas of financial inclusion and democratized access to the country's financial markets.

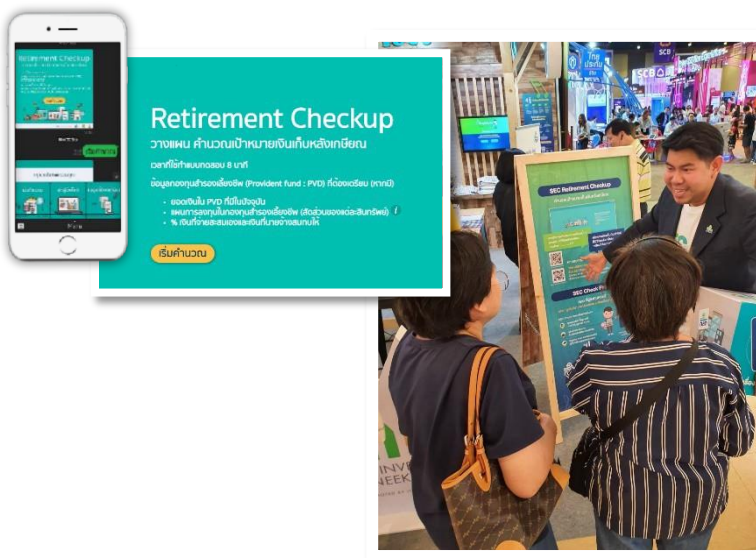


2. Digital tools

During the week, we have officially launched two of our latest digital tools, i.e. SEC CheckFirst and Retirement Check-up through various channels, e.g. face-to-face event, articles online, press release, TV news programs and social media, reaching around 1 million people.

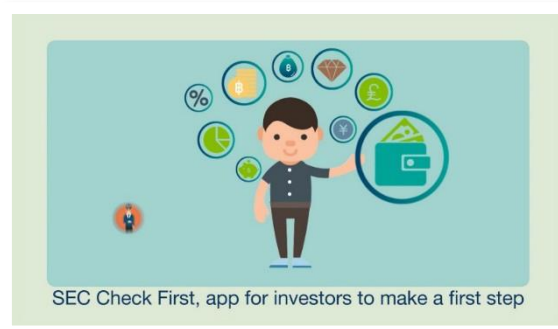
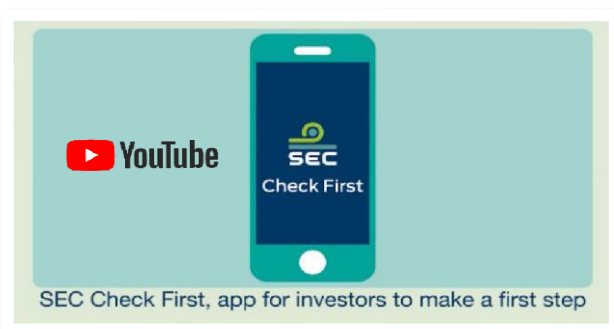
SEC Check First is Thailand's first ever mobile application by which the public can search for products, persons (individual and juristic) as well as entities approved or licensed by the SEC. The information can be used to help identify if the investment solicitations are possible frauds/scams. As of the third week of November, there have been around 45,430 downloads already.

The other tool, Retirement-Checkup is a user-friendly tool by which users can make self-assessment on their retirement readiness. Also embedded in the tool is the chatbot feature developed on "line" application platform which is the most popular communication application in Thailand. The feature helps enhance convenient use of the tool which in turn makes it more easily accessible to general public. So far, the tool has been downloaded by about 4,430 users.



3. Promotional messages through various channels

To promote the launch of this very important international event to the public at large, we also run a public relations campaign through various mass media including newspapers, web sites and social media.



The Stock Exchange of Thailand

On September 30, at the start of the World Investor Week 2019, the Stock Exchange of Thailand (SET), as a member of the IOSCO and the World Federation of Exchanges (WFE), launched the inaugural "Ring the Bell for Financial Literacy 2019" event in Thailand, reinforcing its role in enhancing financial literacy, a core mission SET has carried on for youths, public, investors and business community for 18 consecutive years.

Together with 30 other exchanges worldwide, SET organized the event with an aim to raise awareness globally why financial literacy for investors matters. In line with SET's vision: To Make the Capital Market 'Work' for Everyone, this initiative is instrumental in promoting financial literacy at an early age among young people and the public in general.



For 18 years, SET has consistently promoted financial literacy for audiences across all segments, including youths, the public, investors, and business community as well as capital market professionals. The cascaded actions include organizing diverse topics of seminars and training programs through various learning channels and establishing state-of-the-art capital market learning center at SET's headquarter in Bangkok, which is called Maruey Knowledge & Resource Center and INVESTORY, the first investment discovery museum in Thailand.

On this same occasion, the said Center also celebrated its 15th anniversary by launching a new book corner called "Innovative Entrepreneurship" filled with over 600 Thai and international books as well as electronic resources that focus on business potential enhancement and innovation for new entrepreneurs, in accordance with the government's direction to groom small and medium enterprises and startups to become key mechanism that drives the country's economy. The Center was running an exhibition, providing knowledge about business operators in digital era.



UNITED STATES

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: U.S. SECURITIES AND EXCHANGE COMMISSION (SEC)

OTHER IOSCO MEMBERS:

- FINANCIAL INDUSTRY REGULATORY AUTHORITY (FINRA)
- U.S. COMMODITY FUTURES TRADING COMMISSION (CFTC)
- NATIONAL FUTURES ASSOCIATION (NFA)

OTHER KEY PARTICIPANTS:

- NORTH AMERICAN SECURITIES ADMINISTRATORS ASSOCIATION (NASAA)

SEC staff, FINRA, CFTC and supporters participated in several outreach events and activities with a goal of amplifying WIW's key messages. Some noteworthy activities and accomplishments in the United States include:

- On September 30, 2019, in recognition of WIW, the FINRA Investor Education Foundation released new fraud research titled, "[Exposed to Scams: What Separates Victims from Non-Victims](#)." The 24-page report shows that scams involving online purchases and social media had the highest engagement and victimization rates—outpacing telephone, mail and email fraud. In addition, social isolation and low financial literacy levels correlate with likelihood of losing money to a fraudster.
- On October 1, the SEC issued a [press release](#) announcing its planned outreach activities during WIW, including in-person events focused on encouraging individuals to start early to save and invest for their futures. The SEC's Office of Investor Education and Advocacy also issued a joint investor bulletin with the CFTC, FINRA, and NASAA on [three tips for WIW 2019](#).
- On October 2, the FINRA Foundation, in collaboration with the Stanford Center on Longevity, hosted a conference titled "The State of Financial Fraud in America," bringing together a diverse group of experts to share research, information, and ideas to help reduce and prevent financial fraud.
- On October 3, the SEC's Retail Strategy Task Force hosted a [roundtable on combating elder investor fraud](#).
- On October 4, NFA, together with representatives from the CFTC, FINRA, and SEC, conducted a free webinar for investors titled, [Investor Education: Your First Line of Defense against Fraud](#).
- SEC staff, the CFTC, and FINRA (and the FINRA Foundation) and WIW supporters participated in over 50 in-person events and actively promoted World Investor Week online and via social media.



Staff at SEC's Washington, DC headquarters celebrated the kickoff to WIW.



Jeffrey Boujoukos, Director of the SEC's Philadelphia Regional Office, promoted investor education during WIW with Jillian Lazar and Marion Quirk of the Delaware Department of Justice.



Staff from the Miami Regional Office talked to students at Southwest High School during WIW.



Lisa Roberts (left) of the SEC's Miami Regional Office with an attendee at her presentation to U.S. Southern Command in Doral, FL.



At the FINRA Foundation's fraud research conference, victim advocates with the National Telemarketing Victim Call Center discuss an investor's journey from victim to fraud fighter.



Cindy Hoekstra of the Philadelphia Regional Office speaks with an attendee at the 2019 Senior Citizen Expo.



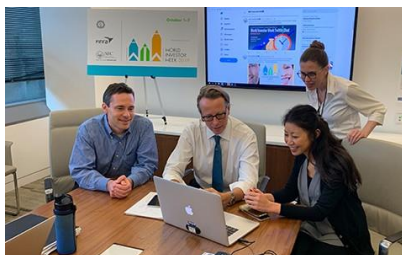
Students engaged in an investor education presentation hosted by the SEC's Miami Regional Office.



Anna Huntley of the SEC's Office of Investor Education and Advocacy led a discussion on investing with United Women in Business.



Judith Weinstock and Yvette Fuentes of the New York Regional Office presented at the Bronxworks Senior Center for WIW.



Staff from the SEC's Offices of Investor Education and Advocacy and Public Affairs hosted a Twitterchat on the basics of investing.



SEC Office of Investor Education and Advocacy Director Lori Schock participated in an interview with The Senior Zone radio show.



Tom Manganello of the SEC's Office of Investor Education and Advocacy at Joint Base Andrews.

Additional WIW photos available at www.sec.gov/page/world-investor-week-2019.

WFE

WORLD FEDERATION OF EXCHANGES

WORLD INVESTOR WEEK 2019 - RING THE BELL FOR FINANCIAL LITERACY

BSX to ring in World Investor Week

[Royal Gazette](#) 26th September – News

Monday marks the beginning of World Investor Week organised by the International Organisation of Securities Commissions. The BSX has announced its participation in support of the World Federation of Exchanges, of which it ...

<https://article.signal-ai.com/628ac31c-6807-35b6-a1b3-8b81419fa26f?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

BSX rings in World Investor Week

[Royal Gazette](#) 1st October – News

... day to draw attention to "Ring the Bell for Financial Literacy", a joint initiative of the International Organisation of Securities Commissions and the World Federation of Exchanges. Bells were rung to open or close ...

<https://article.signal-ai.com/2c616016-eb0b-335d-8683-bfe3c5cd7f88?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

Video: BSX Marks Start Of World Investor Week

[Bernews](#) 30th September – News

The Bermuda Stock Exchange [BSX] marked the start of trading this morning [Sept 30] in support of the World Federation of Exchanges, of which it is a Board Member, with the International Organization of ...

<https://article.signal-ai.com/71309f90-6ca0-3266-ba77-8ce9ef9429ea?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

BSX To Ring The Bell For Investor Literacy

[Bernews](#) 26th September – News

The Bermuda Stock Exchange [BSX] announced that in support of the World Federation of Exchanges, of which it is a Board Member, it will once again be participating in the International Organization of Securities Commissions' ...

<https://article.signal-ai.com/9e2380d0-2200-32cf-a65a-d90e550c2d74?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

QSE rings opening bell to promote financial literacy [Gulf Times \(UAE\)](#) 1st October – News

... event at which the opening bell was rang to promote financial literacy and boost financial inclusion in response to a call by the World Federation of Exchanges (WFE). The WFE partnered with the ...

<https://article.signal-ai.com/7c769901-477a-3d6b-86df-ed218bbf5858?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

The Qatar Stock Exchange is participating in the World Investor Week celebration by ringing the bell. [Mubasher \(Arabic\)](#) 1st October – News

... opening of the conference in response to the invitation of the International Federation of stock exchanges and the participation of the ...

<https://article.signal-ai.com/9bacaeef-6100-3b90-9b87-a5311d940526?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

The Spanish Exchange rings the bell for financial literacy to mark the start of the trading session [Economic News \(Information Agency Oreanda\)](#) 1st October – News

From left to right: ?ngel Benito, Member of the Board, CNMV; Nandini Sukumar, WFE Chief Executive Officer; Javier Hernani, CEO, BME, and Tajinder Singh, ...

<https://article.signal-ai.com/2edfc3a5-ffae-3fb7-8b7d-68c77fec9286?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

SET holds international Ring the Bell for Financial Literacy 2019 first time in [Newswit.com](#) 1st October – News

The Stock Exchange of Thailand (SET), as a member of International Organization of Securities Commissions (IOSCO) and World Federation of Exchanges (WFE), has launched inaugural "Ring the Bell for Financial Literacy 2019" event in ...

<https://article.signal-ai.com/ea9fc2fa-82eb-3c1f-b25f-f35a0ebd017e?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

'Ring the Bell for Financial Literacy' kicks off in HCM City

VOVNews 30th September – News

At the event (Photo: Sai Gon Giai Phong Finance and Investment newspaper) The occasion is held in response to World Investor Week 2019 which is being ran by the International Organization of the ...

<https://article.signal-ai.com/a716eae8-2387-3286-9feb-b4b0046192d0?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

PSE schedules activities for Financial Literacy Week

Business Mirror 23rd September – Print

... for its Financial Literacy Week, an initiative in line with the observance of World Investor Week (WIW) from September 30 to October ...

<https://article.signal-ai.com/de400bc0-2abf-336d-a7bf-5cc3c7213404?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

The stock exchange shares 33 stock exchanges celebrating World Investor Week.

Alborsanews.com 30th September – News

... Academy of training opened today's Monday trading session, participating in the events of World Investor Week, on the basis of the promises ...

<https://article.signal-ai.com/1a702f98-a8f6-3c39-870f-58760bc2a3da?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

LuxSE, CSSF and Minister for Finance Ring the Bell for Financial Literacy

ABBL 4th October – News

... the Commission de Surveillance du Secteur Financier (CSSF), celebrated a special Ring the Bell ceremony as part of the 3rd edition of World Investor Week on Friday 4 October. The official ceremony ...

<https://article.signal-ai.com/6a95c3f1-05c0-3074-b2f2-5cf4ed09f959?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

Bahrain Bourse rings bell for financial literacy

Bahrain News Gazette 7th October – News

... bell ringing ceremony on Thursday (October 3, 2019) as part of its participation in the World Investor Week initiated by IOSCO and the World Federation of Exchanges. Chief Executive Officer of Bahrain Bourse, Sh. ...

<https://article.signal-ai.com/a403dc00-988d-3584-936e-aa0c477f24b7?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

Dares Salaam Stock Exchange chief says financial literacy key in capital market business
[The Citizen \(Tanzania\)](#) 7th October – Print

'According to the World Federation of Exchanges (WFEs), exchanges and market infrastructure providers will be working together with regulators to promote financial literacy ...

<https://article.signal-ai.com/fe04e95f-9e5d-3254-aba9-49f422e229ec?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

CSE and SEC ring bell for financial literacy
[Daily Financial Times](#) 7th October – Print

... for Financial Literacy initiative' in 2019, which is an initiative pioneered by the World Federation of Exchanges to bring stakeholders together for a ...

<https://article.signal-ai.com/87ca004e-2d95-34ae-a184-f0562cbcedc7?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

The Bahrain exchange regulates the effectiveness of bell-ringing with a view to spreading financial culture.
[Bahrain Bourse \(Arabic\)](#) 6th October – News

... organized by the International Organization of financial market authorities (IOSCO) and the world exchange Federation (WFE). The chief executive of the exchange, Sheikh ...

<https://article.signal-ai.com/cb013b7b-9302-32e7-9e4e-1b673562e5f9?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

Bahrain Bourse rings the bell for Financial Literacy
[Bahrain News Shafaqna](#) 6th October – News

... a bell ringing ceremony on Thursday, 3rd October 2019 as part of its participation in the World Investor Week initiated by IOSCO and the World Federation of Exchanges. Chief Executive Officer of Bahrain Bourse, Sh. ...

<https://article.signal-ai.com/034afc99-f333-3a9d-abb1-8eb5b6459a50?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

The Bahrain exchange regulates the effectiveness of bell-ringing with a view to spreading financial culture.

[Argaam](#) 6th October – News

... its participation in the World Investor Week event organized by the International Organization of financial market authorities (IOSCO) and the world exchanges Union (WFE), the Bahrain exchange organizes the effectiveness of ...

<https://article.signal-ai.com/4b59c90c-9440-3bea-9645-98f8c8f56e5e?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

BHB rings the bell for financial literacy

[Gulf Daily News](#) 6th October – Print

... Investor Week initiated by the International Organization of Securities Commissions (IOSCO) and the World Federation of Exchanges. BHB chief executive Shaikh Khalifa ...

<https://article.signal-ai.com/1ccce8bd-d13d-3fb1-90b8-8f1bfa04207d?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

Bahrain Bourse rings bell for financial literacy

[Bahrain News Gazette](#) 5th October – Print

... of its participation in the World Investor Week initiated by IOSCO and the World Federation of Exchanges. Chief Executive Officer of Bahrain Bourse, ...

<https://article.signal-ai.com/d30e389b-3234-3d54-9f69-d000f2f8e9ec?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

Bahrain Bourse rings bell for financial literacy

[Bahrain News Agency \(BNA\)](#) 5th October – News

... bell ringing ceremony on Thursday (October 3, 2019) as part of its participation in the World Investor Week initiated by IOSCO and the World Federation of Exchanges. Chief Executive Officer of Bahrain Bourse, Sh. ...

<https://article.signal-ai.com/eba94701-2156-32e9-83ae-b9076aaff759?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

The Bahrain exchange regulates the effectiveness of bell-ringing with a view to spreading financial culture.

[Al Bilad](#) 5th October – News

... its participation in the World Investor Week event organized by the International Organization of financial market authorities (IOSCO) and the world exchanges Union (WFE), the Bahrain Stock Exchange hosted the event ...

<https://article.signal-ai.com/71a98909-b8ab-332d-952e-019a62b032f9?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

WFE 2019 World Investor Week in response to the "financial literacy" gong ceremony

[Commercial Times](#) 5th October – News

In response to the World Investor Week 2019 (WIW) event organized by the International Securities Regulatory Agency (IOSCO) and the World Federation of exchanges (WFE), TTC organized a ceremony to promote financial literacy and ...

<https://article.signal-ai.com/5b96338e-76e8-367f-a1ac-909c3245646f?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

The Bahrain exchange regulates the effectiveness of "bell-ringing" within the effectiveness of the World week.

[Akhbar al-Khaleej](#) 5th October – News

... its participation in the World Investor Week event organized by the International Organization of money market authorities (IOSCO) and the world exchange Federation (WFE). The chief executive of the exchange, ...

<https://article.signal-ai.com/f4359173-bcb7-3a11-a268-eae14d6a6438?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

Nigerian Stock Exchange Hosts Inaugural Ring The Bell For Financial Literacy

[Mondo Visione](#) 4th October – News

The Nigerian Stock Exchange (NSE) joined The World Federation of Exchanges ("WFE") and International Organization of Securities Commissions ("IOSCO") in the inaugural "Ring the Bell for Financial Literacy" initiative, using its Closing Gong ceremony ...

<https://article.signal-ai.com/35398600-67b5-32cf-8ba8-d6300532036d?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

Bahrain Bourse takes part in World Investor Week

[Daily Tribune \(Bahrain\)](#) 7th October – News

Bahrain Bourse (BHB) hosted a bell-ringing ceremony on Thursday as part of its participation in the World Investor Week initiated by IOSCO and the World Federation of Exchanges. Chief Executive Officer of Bahrain ...

<https://article.signal-ai.com/9439af9f-1915-31b7-8487-a7c3d38db4f1?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

World Investor Week 2019 Unveiled

[Shanghai Stock Exchange](#) 11th October – News

, the Shanghai Stock Exchange (SSE) holds an opening ceremony of the World Investor Week 2019. Jiang Feng, SSE President, Que Bo, SSE Executive Vice President, Huang Yong, Vice General Manager of China ...

<https://article.signal-ai.com/a3529e62-9f5b-3b85-85a1-d47e271673a8?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

World Investor Week: NSE joins WFE, IOSCO to promote importance of financial literacy

[Daily Times Nigeria](#) 8th October – News

The Nigerian Stock Exchange (NSE) has joined The World Federation of Exchanges (WFE) and International Organization of Securities Commissions (IOSCO) in promoting the importance of financial literacy. The Exchange hosted the inaugural "Ring ...

<https://article.signal-ai.com/95277fb9-c3b8-3594-9ec6-5921c6a49a15?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

CSE and SEC ring bell for financial literacy

[Daily Financial Times](#) 6th October – News

... Commission of Sri Lanka (SEC) joined stock exchanges from around the world to ring the bell for financial literacy, as part of the World Investor Week 2019 global campaign. The event gathered senior ...

<https://article.signal-ai.com/2327ac10-a6ac-3df2-8aa6-9f33c650f2e3?u=53e7bfd0-0919-4a36-a5bc-4e1908e781eb&origin=docx>

RING THE BELL FOR FINANCIAL LITERACY, WORLD INVESTOR WEEK 2019 – EVENT SUMMARY

- 39 WFE members participated in 'Ring the Bell for Financial Literacy' across all three regions.
- World Investor Week 2019 (WIW) and the 'Ring the Bell for Financial Literacy' initiative were both publicised on WFE social media channels (Twitter and LinkedIn):
 - The WFE tweeted on a daily basis in support of each member on the day they were scheduled to 'Ring the Bell for Financial Literacy' or launch their WIW 2019 event.
 - The WFE's tweet in support of the Hong Kong Exchanges and Clearing gained 5779 impressions and 17 engagements – the highest number out of all the WFE's WIW 2019 tweets.
 - The WFE posted about 'Ring the Bell for Financial Literacy' on LinkedIn where the post gained 375 impressions and five reactions.
- The WFE saw a substantial amount of media coverage around the 'Ring the Bell for Financial Literacy' initiative, notably from Bahrain:
 - In total 97 articles covered WFE's members' involvement in 'Ring the Bell for Financial Literacy', reaching 10.7 million readers across the world.

A selection of summaries of the WFE's members' events can be found below:

Bahrain Bourse held a bell ringing event with His Excellency Rasheed Mohammed Al-Maraj, Governor of the Central Bank of Bahrain, in attendance alongside 80 senior officials and executives. The event highlighted Bahrain Bourse's existing efforts in promoting financial literacy including its annual TradeQuest programme, which is aimed at high school and university students, and the Smart Investor programme, which engages elementary school students.

Bermuda Stock Exchange employed the services of the town crier in Hamilton to announce its participation in 'Ring the Bell for Financial Literacy' and World Investor Week. The video can be found [here](#).

BME held a bell ringing event, which was attended by Tajinder Singh, Deputy Secretary General, IOSCO, and Nandini Sukumar, Chief Executive Officer, WFE.

Borsa İstanbul held a bell ringing with speeches from Ali Fuat Taşkesenlioğlu, Chairman, Capital Markets Board of Turkey; Professor Dr. Erişah Arıcan, Chairperson, Borsa İstanbul; and Erhan Topaç, Vice-Chairperson, Turkish Capital Markets Association. The exchange also organised panels and seminars throughout World Investor Week. The titles of these sessions included: 'Individual Investor Training Program - My Money and Me', 'Foreign Exchange Rate Management for Real Sector Companies', 'Companies Share Their Experiences', and 'Financial Literacy for University Students'.

Bursa Malaysia used 'Ring the Bell for Financial Literacy' as an opportunity to commence its National Investment Debate Challenge, which is a competition aimed at undergraduates from universities across Malaysia. This competition aims to enrich students' investment knowledge and help them develop investing skill to grow wealth responsibly as they prepare to enter the workforce.

Cboe Global Markets hosted representatives from the Illinois State Treasurer's Office, Econ Illinois, Chicago Public Schools, Working in the Schools (WITS), and the Greenwood Project for the 'Ring the Bell for Financial Literacy' ceremony in Chicago. After the bell ringing, Cboe hosted a small reception to thank its partnering organisations for their dedication to enhancing financial literacy.

Dhaka Stock Exchange Limited (DSE) held an event with Swapn Kumar Bala, Commissioner, Bangladesh Securities Exchange Commission (BSEC), as the chief guest. The exchange also hosted a session which focused on a paper presented by Mohammad Asadur Rahman, General Manager and Company Secretary, DSE. The session was chaired by Professor Dr Abul Hashem, Chairman, DSE.

Hochiminh Stock Exchange (HOSE) hosted an event which attracted attendees from universities, institutes, financial academies, securities companies and the media. The exchange also hosted a talk-show event entitled 'The importance of financial education for investors', which featured financial experts from Smart Train Professional Education; the Institute of Chartered Accountants in England and Wales; the HCM Banking University; VNDIRECT Securities Corporation; and KIS Vietnam Securities Corporation. The speakers shared their practical experiences on educating investors and the public about financial matters.

Korea Exchange held a variety of activities throughout World Investor Week and to accompany 'Ring the Bell for Financial Literacy'. These activities included the Market Integrity Forum, a session on financial conflict prevention, and investor education workshops for senior people.

Malta Stock Exchange's bell ringing ceremony was attended by a representative from the Malta Financial Services Authority (MFSA), and Edward Scicluna, Malta's Finance Minister, who delivered a speech about the importance of financial education.

National Stock Exchange of India (NSE) conducted 565 Investor Awareness programmes across 221 cities and 22 states, while also running a video-based social media campaign on investor education, which reached five million people across India.

Palestine Exchange's event was held under the slogan 'Together to enhance the role of women to invest in securities'. The exchange held workshops for female entrepreneurs in Tubas and Bethlehem, as well as hosting a student delegation at the exchange itself where they learnt about the workings of the securities sector. The exchange also held a workshop on 'The Palestine Securities Sector' at Al Quds Open University-Hebron Branch.

Shenzhen Stock Exchange (SZSE) invited investors who attended the bell ringing to visit the SZSE Investor Education Center and listing hall to learn about the development and achievements of the Chinese capital market through various exhibitions. Additional events included launching the member brokers' 'Achievements in Investor Education' initiative; holding an Open House programme for cartoonists in SZSE's Investor Education Center; holding Investor Services programmes for the Qinghai and Gansu provinces; and launching the 'Securities Company Open House Program'.

SIX Swiss Exchange organised breakfast presentations on topics including: 'The ABC of investing money: what is a stock, ETF, bond and structured product?'; 'How do I choose the right ETF?'; and 'How can I invest responsibly with ETFs?'. The exchange also partnered with the Swiss Finance Museum who offered guided tours through its current exhibition.

Tunis Stock Exchange used the opportunity to launch its Myinvestia Stock Market Challenge alongside the bell ringing event, as well as signing two partnership agreements with the Higher Institute of Technological Studies of Zaghouan and with the Graduate School of Economics, Accounting, Finance and Management of the Ecole Supérieure de Commerce de Tunis (ESCT), to promote financial culture among students.

A full list of WFE members who participated can be found below (some have hyperlinks to the relevant press releases):

Name of Exchange / CCP (alphabetical order)	Date of Event	Opening or Closing Bell
Abu Dhabi Securities Exchange	Tuesday 1st October	Opening Bell
Athens Exchange	Thursday 3rd October	Closing Bell
B3 - Brasil Bolsa Balcão	Monday 30th September	Opening Bell
Bahrain Bourse	Thursday 3rd October	Opening Bell
Bermuda Stock Exchange	Monday 30th September	Opening Bell
BME	Tuesday 1st October	Opening Bell
Borsa İstanbul	Wednesday 2nd October	Opening Bell
Bursa Malaysia	Wednesday 2nd October	Opening Bell
CBOE	Tuesday 1st October	Closing Bell
Colombo Stock Exchange	Friday 4th October	Opening Bell
Dar es Salaam Stock Exchange PLC	Friday 4th October	Closing Bell
Dhaka Stock Exchange Limited	Monday 30th September	Opening Bell
Dubai Financial Market	Sunday 29th September	Opening Bell
Hochiminh Stock Exchange	Monday 30th September	Opening Bell
Hong Kong Exchanges and Clearing Limited	Monday 30th September	Opening Bell

Johannesburg Stock Exchange	Friday 4th October	Opening Bell
Kazakhstan Stock Exchange	Wednesday 2nd October	Opening Bell
Korea Exchange	Monday 30th September	Opening Bell
Luxembourg Stock Exchange	Friday 4th October	Opening Bell
Malta Stock Exchange plc	Monday 30th September	Opening Bell
Moscow Exchange	Tuesday 1st October	Opening Bell
National Stock Exchange of India	Tuesday 1st October	Closing Bell
NZX Ltd	Monday 30th September	Opening Bell
Palestine Exchange	Monday 30th September	Opening Bell
Qatar Stock Exchange	Tuesday 1st October	Opening Bell
Santiago Stock Exchange	Tuesday 1st October	Opening Bell
Saudi Stock Exchange (Tadawul)	Sunday 29th October	Opening Bell
Shanghai Stock Exchange	Monday 30th September	Opening Bell
Shenzhen Stock Exchange	Monday 23rd September	Closing Bell
Singapore Exchange	Friday 4th October	Opening
SIX Swiss Exchange	Monday 30th September	Opening Bell
Taipei Exchange	Tuesday 1st October	Opening Bell
Taiwan Stock Exchange	Friday 4th October	Closing Bell
The Egyptian Exchange	Monday 30th September	Opening Bell
The Nigerian Stock Exchange	Friday 4th October	Closing Bell
The Options Clearing Corporation (OCC)	Monday 30th September	Financial literacy event
The Philippine Stock Exchange	Monday 30th September	Opening Bell
The Stock Exchange of Thailand	Monday 30th September	Opening Bell
Tunis Stock Exchange	Tuesday 1st October	Opening Bell

Bahrain Bourse



BME



Borsa Istanbul



Bourse de Tunis



Bursa Malaysia



Cboe Global Markets



Dhaka StockExchange



Hochiminh Stock Exchange



Korea Exchange





Luxembourg Stock Exchange



Malta Stock Exchange



National Stock Exchange of India



Nigerian Stock Exchange



Palestine Exchange



Philippine Stock Exchange



Qatar Stock Exchange



Shenzhen Stock Exchange



SIX Swiss Exchange



Stock Exchange of Thailand





The Egyptian Exchange



ZAMBIA

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: THE SECURITIES AND EXCHANGE COMMISSION (SEC)

OTHER IOSCO MEMBERS: N/A

OTHER PARTICIPANTS: CAPITAL MARKETS ASSOCIATION OF ZAMBIA (CMAZ), LUSAKA SECURITIES EXCHANGE PLC (LUSE), EQUITY CAPITAL RESOURCES PLC, ALTUS CAPITAL LIMITED, AFRICAN LIFE FINANCIAL SERVICES ZAMBIA LIMITED AND THE UNIVERSITY OF ZAMBIA ECONOMICS AND BUSINESS ASSOCIATION (UNZABECA).

In 2017, the Securities and Exchange Commission (SEC) partnered with the International Organization of Securities Commissions (IOSCO) to commemorate the World Investor Week (WIW) and to coordinate WIW activities for Zambia. This year, the WIW 2019 was undertaken under the theme 'A Smart Investor through Capital Markets' from 30th September–6th October 2019 and activities were led by the SEC and in collaboration with the Capital Markets Association of Zambia (CMAZ) and other capital markets stakeholders (listed above).

Like in many jurisdictions, Zambia is part of a global agenda that seeks to enhance the financial education and financial inclusion levels of its Citizens. Therefore, the WIW 2019 is an important activity in our capital markets as it contributes towards achieving this objective. As in the previous years, the WIW 2019 spurred a lot of public interest and created an opportunity to raise awareness on investor education and protection. The SEC also leveraged on this teachable moment to educate people on its investor protection mandate (among other things). Below are some of the activities that we engaged in during the WIW 2019:

1. STUDENT ENGAGEMENT

Under the IOSCO Investor Education Strategy, the Youth segment is considered to be a major target group. As such, students from the University of Zambia, particularly from the University of Zambia Business and Economics Association (UNZABECA) were engaged as a key target group who represented the Youths. A seminar was conducted to educate the students on capital markets, career choices in capital markets (among other things). Students that were engaged assumed the position of Ambassadors for capital markets during the campaign and participated towards spreading outreach of messages.

2. ARTICLE WRITING COMPETITION

Further to the above, the SEC and CMAZ and in collaboration with UNZABECA launched an Article writing competition. The objective of the competition was to engage students in research around capital markets in line with the theme messaging for the WIW 2019. As an incentive, deserving students will be awarded in monetary form amounting to approximately US\$400. Forty (40) expressed interest and have since submitted articles for review.

3. PUBLIC EXHIBITION

A capital market operators' public exhibition was held on Saturday, 5th and Sunday, 6th October 2019 at East Park Mall in Lusaka (situated in the urban centre of Lusaka City). Exhibitors interacted with shoppers and passersby, highlighting the key messages for the WIW 2019 i.e. attributes of a smart investor; capital markets products; benefits and risks associated with investing. Approximately 500 people were reached at the exhibition. Exhibitors included: the SEC, fund managers, stockbrokers, the Capital Markets Association of Zambia and the University of Zambia (UNZA).

4. WEBSITE AND MEDIA ACTIVITIES

The following media activities were undertaken during the WIW 2019:

- i) Radio: the SEC and CMAZ featured on radio programmes and captured an audience of approximately two (2) million listeners.
- ii) Social Media: social media platforms such as Whatsapp and Facebook were utilized during the campaign.
- iii) Website: the SEC and collaborative partners utilized their websites to disseminate information during the campaign period. It was noted that there was an increase in Pageviews and Visits on the website of totaling approximately 4,658 (visits and pageviews combined).

5. DISSEMINATION OF INVESTOR EDUCATION MATERIAL

Investor education flyers and bulletins were distributed during the WIW 2019. The literature contained rich content and covered some of the following areas: registration of securities; licensing procedures in Zambian capital markets; basic facts about securities; knowledge on the Securities and Exchange Commission and capital market operators; key messaging for the WIW 2019 et cetera.

6. WORLD INVESTOR WEEK 2019 GALLERY

Below is a graphical illustration of activities undertaken during the WIW 2019.

Exhibitors pose for a group photo at East Park Mall in Lusaka



SEC intern undertaking investor education



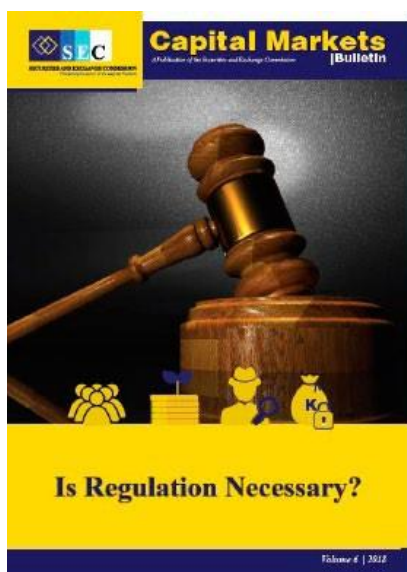
An interactive session with UNZA students during the launch of the WIW 2019 Article Writing Competition



SEC—Manager for Market Development (Ms. Dingase Makumba) highlighting key Messages for the World Investor Week 2019 during the launch



Some of the Literature distributed during the WIW 2019



An illustration of Whatsapp and website usage during the World Investor Week 2019



Usage of Whatsapp to circulate key WIW 2019 Messages



REPORTS OF SUPPORTING ENTITIES

FINANCIAL PLANNING STANDARDS BOARD (FPSB)

WORLD INVESTOR WEEK 2019

National / Jurisdictional Coordinator: FINANCIAL PLANNING STANDARDS BOARD LTD.

Other IOSCO members:

OTHER PARTICIPANTS: FPSB AFFILIATE ORGANIZATIONS IN 24 TERRITORIES

WORLDWIDE

Financial Planning Standards Board Ltd. (FPSB) and its global network of professional financial planning bodies administering CERTIFIED FINANCIAL PLANNER certification, were pleased to join IOSCO for World Investor Week (WIW) 2019 and host the third annual World Financial Planning Day (WFPD) on Wednesday, 2 October.

FPSB launched WFPD in 2017 in partnership with IOSCO to help the public understand the importance of making investment decisions within the context of other financial and life goals. Now in its third year, WFPD is an opportunity for FPSB and the global community of over 181,000 CFP professionals to continue to support IOSCO and securities regulators around the world in efforts to increase consumers' levels of financial literacy and capability.

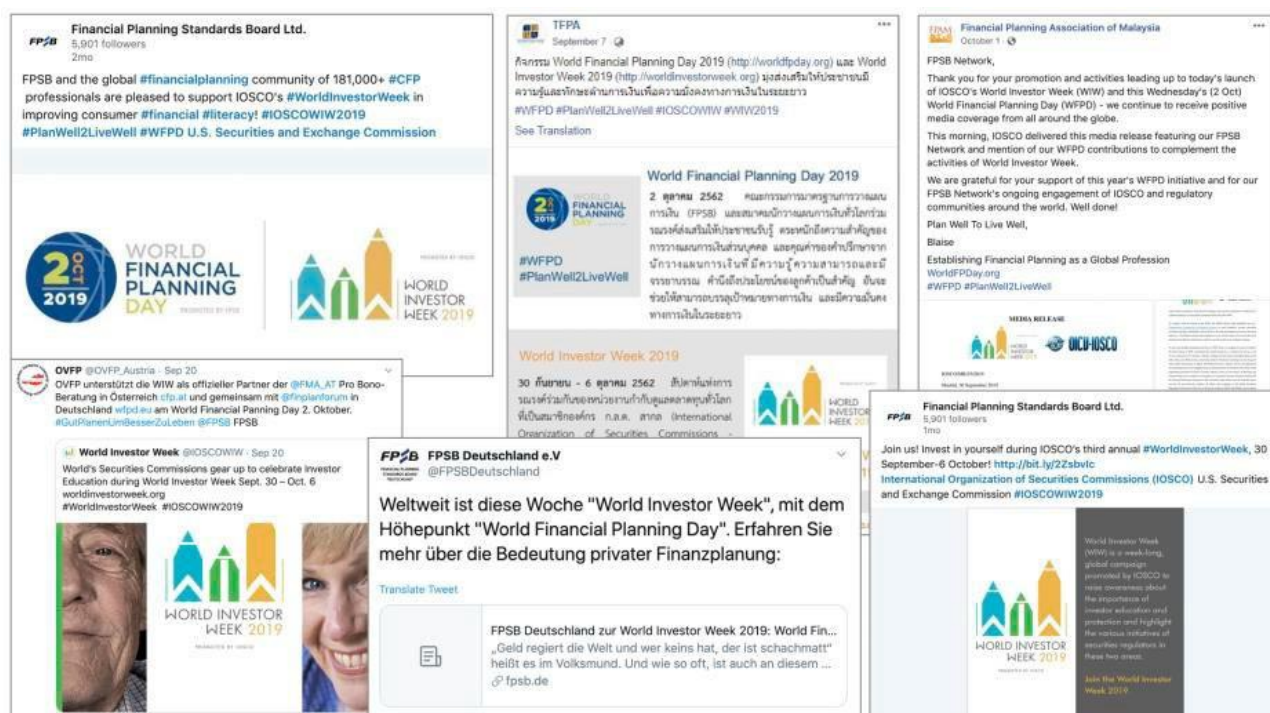
Leading up to and during WIW 2019, FPSB Affiliates in 24 territories provided programs and events in support of WIW/WFPD, covering topics ranging from investment planning and retirement, to debt management, financial emergency preparation, home ownership and saving. In addition to promotion via FPSB/Affiliate websites and social media channels, the FPSB global network reached consumers through online and print publications; articles and blogs; press releases; media interviews; in-person events; and regulatory engagement.

Traditional/Social Media Coverage

Building on momentum generated from the previous two years' campaigns, in 2019, the FPSB global network broadened the reach of WIW/WFPD messaging substantially.

- Through 382 media placements worldwide, the FPSB global network reached an estimated 412 million people—a 94% increase over 2018.
- The FPSB global network's cumulative social media efforts reached an estimated 3.59 million people across Facebook, Twitter and LinkedIn—a 25% increase over 2018.

The top trending words/phrases across the FPSB network's written content included "IOSCO," "FPSB," "investor education and protection," "financial planning," "financial literacy" and "consumer awareness and understanding."

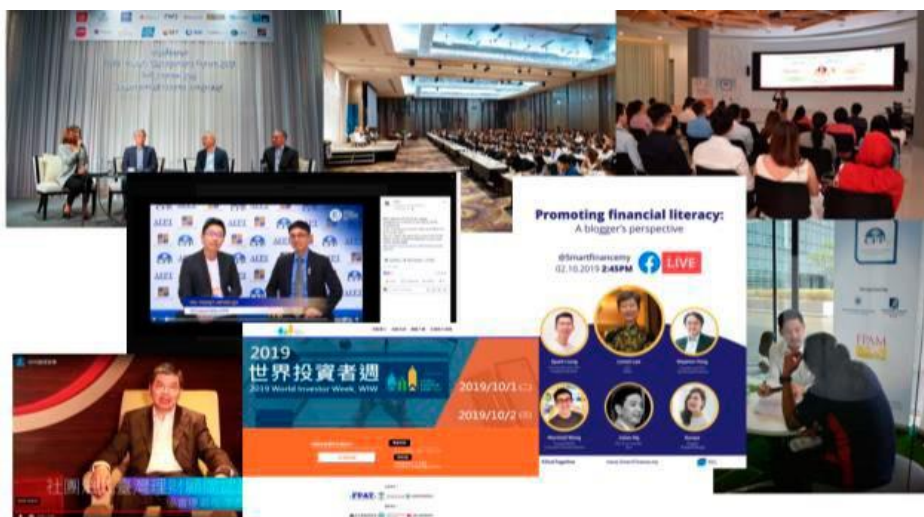


FPSB Network Activities/Events

90% of FPSB Affiliates around the world participated in the WIW/WFPD 2019 campaigns, with many hosting online and/or in-person seminars, panels and events. Some of those included:

- Austria: Country-wide pro bono financial planning consultations with CFP professionals, facilitated by [Österreichischer Verband Financial Planners](#).
- Brazil: Free public lectures and financial clinics by CFP professionals, hosted by [Planejar – Associação Brasileira de Planejadores Financeiros](#) and the Securities and Exchange Commission of Brazil.
- Colombia: An expert panel discussion on financial literacy and other personal finance topics, hosted by Asociación Colombiana de Planeación Financiera.
- Chinese Taipei: A two-day “World Investor Week Joint Forum” hosted in part by [Financial Planning Association of Taiwan](#). The event featured multiple local and international presenters covering topics such as multi-asset investment, retirement planning and trends in retail investing, and drew nearly 1,000 attendees.
- Germany: A video competition sponsored by [FPSB Deutschland](#) that encouraged consumers to submit video entries around the theme, “plan earlier, enjoy longer.”
- Malaysia: An online financial literacy roundtable discussion, hosted by [Financial Planning Association of Malaysia](#), with prominent Malaysian bloggers in the personal finance space.
- Republic of Korea: A “2019 Household Financial Health Checkup” campaign hosted by FPSB Korea, in which consumers were encouraged to assess their household's financial situation through expert lectures, customized consultations and education sessions.
- Thailand: Online videos and webinars covering financial planning and investment topics, as well as a “2019 Wealth Management Forum” featuring expert panel discussions and speeches, planned/facilitated by [Thai Financial Planners Association](#).

- United Kingdom: The [Chartered Institute for Securities and Investment's](#) Financial Planning Week, which followed WIW/WFPD, during which consumers participated in virtual Q&A sessions, complimentary consultations and local lectures provided by financial planners.



Sampling of FPSB Affiliate events/activities
(pictured above: FPSB Affiliates from Chinese Taipei, Malaysia, Thailand)



Sampling of FPSB Affiliate events/activities
(pictured above: FPSB Affiliates from Brazil, Colombia, Germany, United Kingdom)

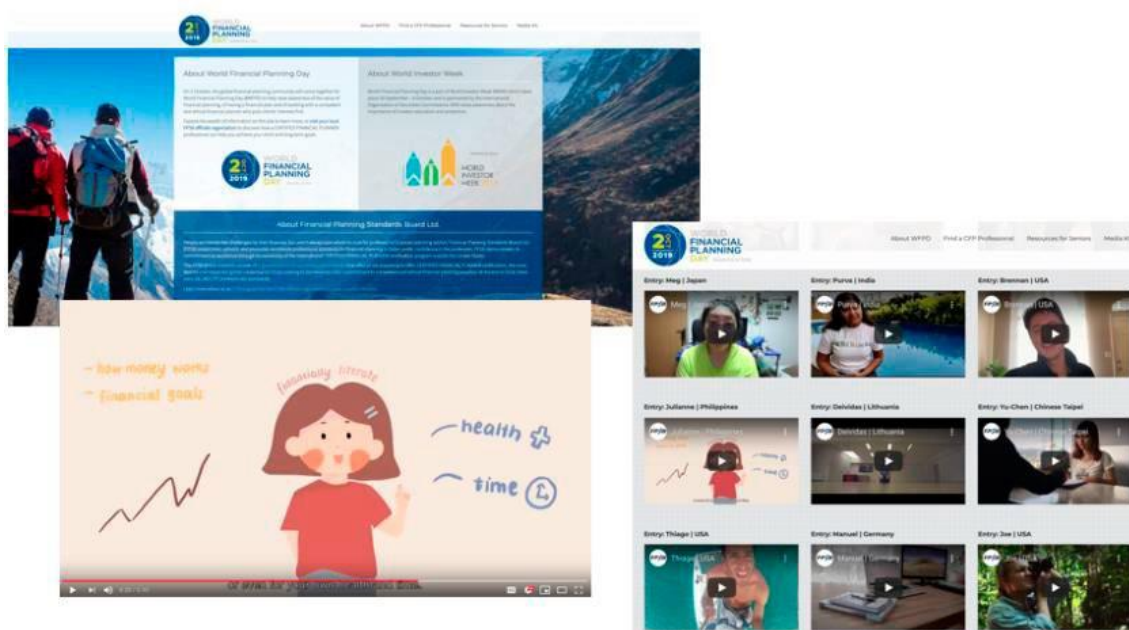
PlanWell2LiveWell Video Contest

For the second year, FPSB hosted the #PlanWell2LiveWell video contest, which invited consumers around the world to share a short video of what “living well” means to them. Entrants submitted their videos through FPSB’s World Financial Planning Day website, worldfpday.org, where they could also learn about WIW/WFPD, explore educational content around the value of financial planning and get more information on local financial literacy events. This year’s video contest received a total of 65 entries from around the world—an 860% increase over the number of entries received in 2018.

College student Julianne Fetalvero of the Philippines was named the [grand prize winner](#). When asked about plans for her cash prize, Ms. Fetalvero said:

“Winning this contest is truly a great opportunity since a part of the prize money will be used to invest in stocks. I really want to invest at a young age so that I [will] be able to feel the benefits when I grow older, especially when I finish college. A part of it will also be used to start a small business.”

The top 15 video entries/finalists in the #PlanWell2LiveWell video contest can be viewed [here](#).



Resources for Seniors

In support of the global regulatory community's efforts to protect vulnerable populations from harm, FPSB launched as part of this year's World Financial Planning Day campaign an FPSB network [compendium of consumer-facing resources](#) for seniors accessing financial services. To promote the resources, FPSB ran a Facebook campaign targeting seniors and their adult children that reached an estimated 6.42 million people around the world. Additionally, FPSB published an article on LinkedIn titled, ["Vulnerable Clients Deserve To Be Able To #PlanWell2LiveWell,"](#) highlighting the FPSB network's efforts to protect vulnerable consumers in collaboration with regulators.

Conclusion

FPSB welcomed the opportunity to again partner with IOSCO on raising awareness about the importance of investor education, and increasing consumers' levels of financial literacy and capability. FPSB and its global network look forward to collaborating with IOSCO on WIW/WFPD and other consumer protection projects in the years to come.



Annex 1

Committee on Retail Investors (Committee 8) members

Members (38)	
Comisión Nacional de Valores	Argentina
Australian Securities and Investments Commission	Australia
Financial Services and Markets Authority	Belgium
Comissão de Valores Mobiliários (Chairman)	Brazil
China Securities Regulatory Commission	China
Autorité des marchés financiers	France
Bundesanstalt für Finanzdienstleistungsaufsicht	Germany
Securities and Futures Commission	Hong Kong
Securities and Exchange Board of India	India
Indonesia Financial Services Authority	Indonesia
Israel Securities Authority	Israel
Commissione Nazionale per le Società e la Borsa (Vice-Chairman)	Italy
Financial Services Agency	Japan
Jersey Financial Services Commission	Jersey
Financial Services Commission/Financial Supervisory Service	Korea, Republic of
Commission de Surveillance du Secteur Financier	Luxembourg
Securities Commission	Malaysia
Comisión Nacional Bancaria y de Valores	Mexico
The Dutch Authority for the Financial Markets	Netherlands, The
Securities and Exchange Commission	Nigeria
Ontario Securities Commission	Ontario
Comissão do Mercado de Valores Mobiliários	Portugal
Autorité des marchés financiers	Quebec
Financial Supervisory Authority	Romania
The Bank of Russia	Russia
Capital Market Authority	Saudi Arabia
Monetary Authority of Singapore	Singapore
Financial Services Board	South Africa
Comisión Nacional del Mercado de Valores	Spain
Securities and Exchange Commission of Sri Lanka	Sri Lanka
Finansinspektionen	Sweden
Financial Supervisory Commission	Chinese Taipei
Securities and Exchange Commission	Thailand
Capital Markets Board	Turkey
Financial Conduct Authority	United Kingdom
Commodity Futures Trading Commission	United States of America
Financial Industry Regulatory Authority	United States of America
Securities and Exchange Commission	United States of America
Observers (2)	
European Securities and Markets Authority	European Union
Japan Securities Dealers Association	Japan

