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PUBLIC ADVISORY NOTICE

The Financial Services Commission (the “Commission”) has received information regarding a person named **Christopher Walcott** holding himself out to be a representative of the Commission and authorised to conduct regulated activities. The Commission wishes to make it unequivocally clear that there is no **Christopher Walcott** employed by, affiliated with, or acting on behalf of the Commission in any capacity. Further, there is no person bearing the name **Christopher Walcott** who is registered, licensed, or otherwise authorised by the Commission to conduct financial services business in or from within Barbados. The Commission, therefore, advises members of the public to exercise caution in relation to carrying on business with the said **Christopher Walcott**.

The public is also asked to note the Commission currently maintains a presence on the following social media platforms: YouTube ([@fscbarbadosonline](#)), Instagram ([@fscbarbadosonline](#)), X formerly Twitter ([@FSCBarbados](#)), Facebook ([@FSCBarbados](#)) and LinkedIn ([@Financial Services Commission Barbados](#)).

What To Do

If approached by someone asking you to invest in a financial product through any medium, the Commission urges you to consider the following questions:

- **Is the person registered with the Commission to provide investment advice?**
Check if individuals who offer you investments or investment advice, are selling financial products, or dealing in securities are regulated by the Commission. Make sure they are registered or licensed to conduct such business. The list of regulated

firms and persons is available on our website at <https://www.fsc.gov.bb/regulated-entities>.

- **Are you being guaranteed a return?** Be suspicious of investments that guarantee a return. When you buy an investment, there is no guarantee you will make money. Generally, as the return increases, so does your risk of losing money.
- **Are you being told the investment is low- or no-risk?** Remember, there are no risk-free investments. All investments carry some risk. Low-risk investments also offer lower returns. High-risk investments may result in higher returns but also higher losses.
- **How were you approached about this investment?** Just because an investment is a good fit for your friend or family member does not mean it is right for you. Opportunists may use their association with a group, or common interests, to gain your trust and then take your money.
- **Did you do independent research?** Research to understand the investment and its risks. Doing your research will help determine whether it is legitimate and good for your overall investment plan. Ask questions regarding the risks involved in the investment. Make sure it is suitable for you. Ask yourself, can you afford to risk losing those funds?
- **Did you feel pressured to invest quickly?** Scammers frequently use high-pressure sales tactics to get your money. Did they call you regularly? Did they say their offer expires shortly and required you to make an immediate decision?

The public is hereby reminded that it is an offence for anyone not registered with the Commission to offer investment advice, sell financial products or deal in securities. Such activities are required by law to be registered with and regulated by the Commission. The public is, therefore, encouraged to notify the Commission of situations where entities or individuals engage in these practices without being duly registered with and/or licensed by the Commission. **Such matters should be reported to the Commission by calling 421-2142 or via email at tcrc@fsc.gov.bb.**

Where there is evidence of unauthorised or potentially fraudulent activity, the Commission will take any action deemed necessary within its regulatory remit.

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