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That Investment Video Looks Convincing. Should You Trust It?

World Investor Week (WIW) is a week-long global campaign promoted by the International Organization of Securities Commissions (IOSCO) to raise awareness of the importance of investor education and protection and to highlight initiatives by securities regulators in these areas. This year, WIW focuses on the themes of “Investor Resilience, Digital Deception and Scam Alert”.

In conjunction with WIW, Brunei Darussalam Central Bank (BDCB) is sharing practical guidance to help the public make informed investment decisions, recognise potential risks and better protect their money. This article focuses on digital deception and why you should not trust online investment content based on appearance alone.

Don’t Take Online Investment Content at Face Value

An investment video appears on your social media feed. It features a well-known face, highlights impressive returns and directs viewers to a WhatsApp number. Soon after, the same video is forwarded to a family group chat with the message: “Has anyone tried this?”

It may look convincing. But is it genuine?

Advances in technology, especially artificial intelligence (AI), have made it easier to create, alter and circulate convincing digital content. Images, videos, audio recordings, screenshots and documents can be manipulated or generated to make an investment promotion appear credible. A familiar face or voice may also be used without the knowledge or consent of the person concerned.

At the same time, misleading information can spread quickly through social media, messaging platforms and trusted personal networks.

Before acting on investment content you see online, take time to verify what you are seeing and where it came from:

1. Check the source and endorsement

Do not rely solely on the account, link or contact details provided in a video, advertisement or forwarded message.

If a public figure, company or organisation appears to be promoting an investment, verify the endorsement through their official website or social media channels. Scammers may misuse names, images, voices, logos or branding to make an investment appear legitimate. Such content can look very real, making it difficult to tell whether an endorsement is genuine or fake.

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You may also refer to the [BDCB List of Licensees](#) to check whether the investment provider is licensed for the relevant activity, and the [BDCB Alert List](#) for entities to be avoided. Both lists are available at www.bdcdb.gov.bn.

2. Do not treat screenshots or testimonials as proof

Screenshots of profits, account balances or successful withdrawals can be manipulated or taken out of context. Testimonials and recommendations, including those shared by someone you know, do not prove that an investment is genuine, as the person sharing it may also have been misled.

Always verify such claims independently before acting on them.

3. Use AI tools with care

AI tools can help explain unfamiliar financial terms, but their responses may be inaccurate, incomplete or out of date. Verify important information against official product documents and reliable sources.

Never share passwords, PINs, authentication codes, account details or other sensitive information with AI tools or unfamiliar online platforms.

Pause Before You Trust, Click or Share

Whether investment information comes from social media, an AI tool, a WhatsApp group or someone you know, remember that just because it looks convincing does not mean it is genuine.

Before acting, ask yourself:

- Who originally published this information?
- Can I verify it through an official source?
- Am I being directed to an unfamiliar website, account or contact number?
- What independent evidence do I have that the claim is genuine?

A convincing video, screenshot or message is not proof of a genuine investment. Take time to verify before putting your money at risk.