Check a Financial Adviser on MAS Registers

Description

A name appearing on one screen is not enough. Search the individual in MASâ??s Representatives Register, then verify the stated principal and permitted activity in the Financial Institutions Directory. Contact the institution through its independently found official channel before sending money or identity documents.

check financial adviser MAS register: the decision table

Situation	What to do
No matching representative	Stop the transaction
Representative appears under another principal	Contact the listed institution
Institution exists but activity differs	Do not assume the proposed product is covered
Everything matches	Still verify identity through the institution

Use two registers for two questions

The representative register checks the individual appointment; the directory checks the institution and its regulated activities.

A copied profile can still impersonate a real person

MAS warns users to verify identity with the financial institution. A scammer may use the details of a genuine representative.

Match product to activity

A licence or exemption can cover specific activities. Record the activity shown, not just the company name.

Keep the verification evidence

Save the search date, representative number, principal, directory entry and official callback outcome.

Never let urgency bypass identity

A limited allocation, expiring bonus or private chat is not a reason to transfer before verification.

Worked example

A caller uses the name of a genuine representative. The register shows the person, but under a different principal from the callerâ??s claim. The consumer finds the listed institutionâ??s number in the MAS directory and calls it. The mismatch becomes a stop signal rather than reassurance from the genuine name.

Turn the example into a decision record

The worked example is useful only if its inputs are replaced with the readerâ??s actual dates, amounts, documents or observations. For this taskâ??verify the person, principal and regulated activity through independent official channelsâ??keep the decision and its supporting record on the same line. That exposes a missing input before the action becomes difficult to reverse.

Trigger or question	Current action	Evidence to retain
1. No matching representative	Stop the transaction	Save the dated input, confirmation or advice that supports this choice.
2. Representative appears under another principal	Contact the listed institution	Save the dated input, confirmation or advice that supports this choice.
3. Institution exists but activity differs	Do not assume the proposed product is covered	Save the dated input, confirmation or advice that supports this choice.
4. Everything matches	Still verify identity through the institution	Save the dated input, confirmation or advice that supports this choice.

Record where each answer came from and when it was checked. If a live service, signed document or professional opinion conflicts with a general webpage, preserve both and resolve the difference with the body responsible for the decision. Do not silently substitute a convenient number or date.

Action checklist

1. Ask for full name and representative number
2. Search the MAS representative register

3. Record the listed principal
4. Search the institution directory
5. Match regulated activity
6. Call the official institution channel
7. Proceed only after identity is confirmed

Two practical tools to keep

A two-register verification worksheet. Put the controlling dates, amounts or observations in one place and attach the evidence beside each input. This makes the decision reproducible if a family member, colleague or adviser needs to check it later.

An impersonation-resistant callback protocol. Test the ordinary case and the failure case before money, a filing or a booking becomes irreversible. Mark calculations as calculations and leave uncertain fields unresolved until an authority or qualified professional confirms them.

What the primary sources establish

Primary source	Claim used here
MAS Financial Institution Representatives Register	Representative search, principal and identity warning.
MAS Financial Institutions Directory	Institution licence status, activities and official contact information.

The links sit beside the claims they support. Live services, formal notices and individual facts can change the outcome, so re-open the controlling page immediately before acting.

Continue with the next useful step

For the adjacent task, read the pre-loan credit-report check. If the decision moves into a different stage, continue with how SSB redemption works for cash and SRS holdings.

Errors that change the outcome

- Searching the name on social media
- Treating a real profile as proof of caller identity
- Checking the company but not the person
- Ignoring the regulated activity
- Sending NRIC before verification

Keep dated records, confirmations and advice used for the decision. This article explains public information for a general fact pattern; it does not determine an individual legal, tax, medical, investment, employment or contractual outcome.

A final challenge before acting

The intended reader is a singapore consumer approached by a financial adviser or investment representative. Before closing the task, challenge the file against the common failure points below. A â??not applicableâ?• answer should still have a reason, especially where a deadline, eligibility rule, payment, booking or safety decision is involved.

- **Have you ruled this out?** Searching the name on social media. Write down the fact or document that answers it; an assumption is not a completed check.
- **Have you ruled this out?** Treating a real profile as proof of caller identity. Write down the fact or document that answers it; an assumption is not a completed check.
- **Have you ruled this out?** Checking the company but not the person. Write down the fact or document that answers it; an assumption is not a completed check.
- **Have you ruled this out?** Ignoring the regulated activity. Write down the fact or document that answers it; an assumption is not a completed check.
- **Have you ruled this out?** Sending NRIC before verification. Write down the fact or document that answers it; an assumption is not a completed check.

Escalate any unresolved consequential point to the named authority or an appropriately qualified professional. The aim is not to collect more material; it is to identify the one missing fact that could change the result.

Questions readers ask

Are listed representatives MAS employees?

No. MAS explicitly states that listed representatives are not MAS employees.

Does a register match guarantee an investment?

No. It verifies regulatory records, not returns or suitability.

What if the caller refuses an official callback?

Stop. That prevents independent verification.

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Author
rachelng