MAS Investor Alert List: Use It Without a False All-Clear

Description

The MAS Investor Alert List is non-exhaustive. A name not appearing is not an approval. Check the Financial Institutions Directory, the Representatives Register and the exact activity, then call the institution through its official channel. This guide is for a consumer assessing an investment offer, chat group or trading platform and resolves one task: use the alert list as one part of a positive regulatory and identity check. The material claims were checked against MAS Investor Alert List and ScamShield investment-scam guide.

Choose the route that matches your case

Situation	What to do
Name appears on alert list	Do not transact and preserve evidence
Name does not appear	Continue positive licence and representative checks
Returns are high with little stated risk	Stop and independently verify
Money has already moved	Call the bank immediately and report

Avoid false clearance

The list is non-exhaustive and cannot contain every unregulated or newly created identity. According to MAS Investor Alert List, the controlling detail for this branch is the specific rule or service condition cited here.

Absence is only one result, not permission.

Check positive authorisation

Search the legal entity and exact regulated activity in MAS records. According to ScamShield investment-scam guide, the controlling detail for this branch is the specific rule or service condition cited here.

A similar name or unrelated licence does not validate the offer.

Verify the person

A real representative can be impersonated. According to MAS Investor Alert List, the controlling detail for this branch is the specific rule or service condition cited here.

Use an official institution callback and match identification.

Inspect the channel

Fake apps, domains and chat groups can copy brands and balances. According to ScamShield investment-scam guide, the controlling detail for this branch is the specific rule or service condition cited here.

Do not install remote-access software or transfer a test deposit.

Test the economics

High return with low risk conflicts with basic investment logic. According to MAS Investor Alert List, the controlling detail for this branch is the specific rule or service condition cited here.

Ask how returns arise, what can be lost, where assets are held and how withdrawal works.

Act quickly after transfer

Delay can reduce recovery options. According to ScamShield investment-scam guide, the controlling detail for this branch is the specific rule or service condition cited here.

Contact the bank, use ScamShield and make the appropriate police report with evidence.

Run the numbers or sequence

A platform absent from the alert list still fails if no matching regulated entity or activity exists. A real firm name still fails if the callback confirms it did not make the offer.

The calculation or sequence above is an LBRD working example. Replace every example input with the amount, date, access condition or document from your own case. Keep the official rate or threshold beside the working so another person can reproduce the answer.

Build a verification note another person can check

Before acting, create a one-page case note headed with the task, the date checked and the person responsible. Copy only the facts that affect your decision, then attach the statement, booking, application, receipt, map record or screenshot that supplies your own input. This separates a published rule from a personal assumption. If the official page changes, keep the earlier dated record but rework the decision with the live version.

Controlling source	What to verify	What to retain
[MAS Investor Alert List]()	Non-exhaustive list of persons that may be wrongly perceived as licensed or authorised.	Record the page date, the exact rule used and the case input it governs.
[ScamShield investment-scam guide]()	Official register checks, pressure and return warning signs, and immediate response actions.	Record the page date, the exact rule used and the case input it governs.

Read the source in context, including definitions, exceptions and effective dates. A relevant page is not proof by itself: the cited passage must contain the particular rate, deadline, eligibility condition, access rule or warning used here. Where two official channels appear inconsistent, pause and ask the authority about the exact case rather than choosing the more convenient answer.

Use the guide with its limits

This guide is decision support, not personalised financial or legal advice. Protect essential spending first, use exact statements and contracts, and treat any modelled amount as an estimate until the relevant institution confirms the case-specific figure.

No interview, personal use, fresh field visit, survey result or price check is claimed unless explicitly stated. Availability, fees and procedures can change. Reopen the linked authority page immediately before payment, travel, filing or emergency use.

Before you act

1. Search exact name and variants
2. Treat absence cautiously
3. Check regulated entity
4. Check representative
5. Use official callback
6. Reject pressure and remote access
7. Call bank immediately after loss

Mistakes that change the outcome

- Treating absence as approval
- Matching only a logo
- Accepting any licence

- Trusting displayed profits
- Paying a withdrawal fee

Continue with the relevant LBRD guide

Next, perform the positive register check. You can also protect savings before an approach.

Questions readers ask

Which source controls this decision?

MAS Investor Alert List controls the main rule, with ScamShield investment-scam guide used for the second check.

Can I use the worked example as my final figure?

No. Replace every input with your own dated record and confirm the live rule before acting.

What should I save?

Keep the official page date, your case inputs, the calculation or sequence, and the submission or payment acknowledgement.

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