



Department of Commerce & Consumer Affairs
Office of the Securities Commissioner
335 Merchant Street, Honolulu, HI 96813

Investor Bill of Rights

When You Invest, You Have the Right to...

- 1. Ask** for and receive information from a firm about the work history and background of the person handling your account, as well as information about the firm itself.
- 2. Receive** complete information about the risks, obligations, and costs of any investment before investing.
- 3. Receive** recommendations consistent with your financial needs and investment objectives.
- 4. Receive** a copy of all completed account forms and agreements.
- 5. Receive** account statements that are accurate and understandable.
- 6. Understand** the terms and conditions of transactions you undertake.
- 7. Access** your funds in a timely manner and receive information about any restrictions or limitations on access.
- 8. Discuss** account problems with the branch manager or compliance department of the firm and receive prompt attention to and fair consideration of your concerns.
- 9. Receive** complete information about commissions, sales charges, maintenance or service charges, transaction or redemption fees, and penalties.
- 10. Contact** the **State of Hawaii, Office of the Securities Commissioner – Compliance Branch at 586-2722** to verify the employment and disciplinary history of a securities salesperson and the salesperson’s firm and find out if the investment is permitted to be sold.



(Source: North American Securities Administrators Association (NASAA) Investor Education Program. For more information visit the website at www.nasaa.org)

To report investment fraud call 58SCAMS (587-2267)/Toll Free 1-877-HI SCAMS
Visit our website at www.investing.hawaii.gov

“Protecting Hawaii Investors”