

7 Must-Knows When Sharing Financial Information Online

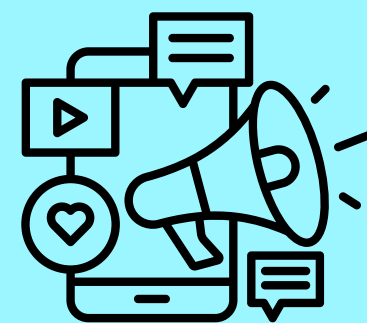
Use this checklist to make a positive impact sharing personal finance and wealth education!

Build Trust With Followers

1

HOW DO I SHARE RESPONSIBLY?

- Present accurate information, explain both risks and rewards clearly.
- Be mindful of your impact; don't exploit FOMO or induce panic.
- Consider your followers' financial interests and well-being.



2

WHAT ARE SOME FINANCIAL TIPS THAT I CAN CONSIDER SHARING WITH MY FOLLOWERS?

- Encourage informed decision making.
- Emphasise fundamentals like understanding personal risk tolerance.
- Conduct independent research; get professional advice when needed.
- Encourage budgeting and caution against overspending.
- Advise reading the fine print and T&Cs.

TIPS

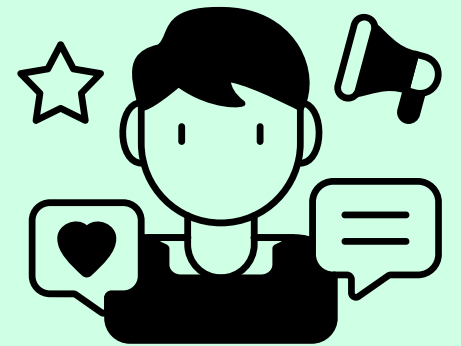
The Licence Lane: Where Do You Stand?

3

WHEN DO I NEED TO HAVE A LICENCE FOR PROVIDING FINANCIAL ADVICE?

You may need a licence by the Monetary Authority of Singapore (MAS) when you:

- Recommend to buy, sell or hold specific investment products; or
- Tailor the information to an individual's circumstances.



Note: Simply disclaiming "this is not financial advice" does not absolve you from legal liabilities. If you are unsure, please consult the MAS Guidelines on Provision of Financial Advisory Service (FAA-G17) or seek legal advice.

4

WHEN DO I NEED TO HAVE A LICENCE FOR DEALING IN CAPITAL MARKETS PRODUCTS?

You may need a licence by MAS when you:

- Help investors submit their buy/sell orders for capital markets products to another person; or
- Solicit or induce investors to buy/sell capital markets products from/to another person.



Choose Collaborations Carefully

5

HOW DO I CHECK IF A FINANCIAL INSTITUTION IS LEGIT TO PROMOTE?

- Verify credibility and look into business viability.
- Check that it is listed in MAS' Financial Institutions Directory.
- Exercise caution when asked to promote for entities flagged on MAS' Investor Alert List.



6

HOW DO I KEEP MY PROMOTIONAL CONTENT PROFESSIONAL AND COMPLIANT WITH ADVERTISING RULES?

- Follow the Singapore Code of Advertising Practice (see QR code at the end).
- Check with the MAS-licensed financial institution when promoting for them.



7

SHOULD I DISCLOSE SPONSORED CONTENT?

- Be transparent with any form of compensation. This will build trust with your followers.



Access helpful resources



MAS FAA-G17



MAS Financial Institutions Directory



MAS Investor Alert List



ASAS Singapore Code of Advertising Practice



ASAS Social Media Guidelines

