**Key messages for World Investor Week**

**A smart investor:**

* Verifies that an investment professional is licensed
* Conducts research on a product before investing
* Assesses the impact of fees when choosing an investment
* Understands that risk exists in all investments
* Avoids "get rich quick" and "can't lose" schemes
* Recognizes the power of compound interest
* Recognizes the importance of diversification
* Plans for and invests according to his/her future needs and goals
* Recognizes the benefit of long-term, regular and diversified investment
* Understands the risks that are associated with initial coin offerings and crypto-assets in general and is careful in deciding whether to invest in these products
* Does not forget about the importance of due diligence when considering investments in online and digital environments
* Recognizes the red flag warning signs of online investment fraud
* Never invests based solely on a celebrity endorsement
* Knows that most legitimate firms do not allow their customers to use credit cards to make investments

বিনিয়োগকারীদের জন্য করণীয়:

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|  | AvkvwZwi³ jvfRbK wewb‡qvM cÖ‡jvfb †\_‡K mveavb \_vKzb |  | cyuwRevRv‡i wewb‡qv‡Mi †ÿ‡Î †Kv¤úvbxi Avw\_©K Ae¯’v, e¨e¯’vcbv Ges Ab¨vb¨ wel‡q aviYv wbb |
|  | Avcbvi Avq-e¨‡qi mv‡\_ mvgÄm¨ †i‡L e¨w³MZ ev‡RU I Avw\_©K cwiKíbv Kiæb |  | evRvi ga¨¯’ZvKvix cÖwZôvb m¤ú‡K© †LvR-Lei wb‡q wewb‡qvM wnmve Lyjyb |
|  | wewfbœ wewb‡qvM c‡Y¨i ev Lv‡Zi SzuwK m¤ú‡K© Rvbyb |  | wewb‡qvM wm×všÍ Avcwb wb‡R wbb, cÖ‡qvR‡b wewb‡qvM we‡køl‡Ki mnvqZv wbb |
|  | mÂq †\_‡K †Kvb wmwKDwiwUR ev Lv‡Z KZ wewb‡qvM Ki‡eb wm×všÍ wbb |  | Avcbvi Avw\_©K cwiKíbv Abyhvqx wewfbœ ai‡bi wewb‡qv‡Mi †gqv` wba©viY Kiæb |
|  | ch©vß wePvi-we‡kølY K‡i wewb‡qvM wm×všÍ wbb |  | FY MÖn‡Yi c~‡e© Avcbvi FY cwi‡kv‡ai m½wZ Ges F‡Yi kZ©mg~n we‡ePbv K‡i wm×všÍ wbb  |
|  | Avcbvi wnmv‡e iwÿZ wmwKDwiwUR I A‡\_©i wel‡q m‡PZb \_vKzb |  | Avcbvi †Kvb Awf‡hvM \_vK‡j ÷K G·‡PÄ ev Kwgkb‡K AewnZ Kiæb |
|  | wewb‡qvM msµvšÍ AvBb-Kvbyb m¤ú‡K© AeMZ nb Ges wewa-wb‡la †g‡b Pjyb |  | mgqgZ wewb‡qvM Ges weµq wm×všÍ MÖnY Kiæb |

বিনিয়োগকারীদের জন্য বর্জনীয়:

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| --- | --- | --- | --- |
|  | Avcbvi mÂ‡qi cy‡ivUv GKB Lv‡Z wewb‡qvM Ki‡eb bv |  | cÖ‡Z¨KwU wewb‡qv‡M ÿwZi SuywK i‡q‡Q| SuywK we‡kølY bv K‡i wewb‡qvM Ki‡eb bv |
|  | Avcbvi msMwZi AwZwi³ FY MÖnY Ki‡eb bv |  | ÁvZmv‡i †e-AvBbx ev Abby‡gvw`Z †Kvb Lv‡Z wewb‡qvM Ki‡eb bv |
|  | Kv‡iv Øviv cÖ‡ivwPZ n‡q wewb‡qvM Ki‡eb bv |  | AcÖvwZôvwbK †Kvb Lv‡Z wewb‡qvM Ki‡eb bv |
|  | cÖPwjZ ¸R‡ei wfwË‡Z wewb‡qvM Ki‡eb bv |  | ‡Kvb Aby‡gv`bnxb `wj‡j ev dig G ¯^vÿi Ki‡eb bv |
|  | wbwðZ jv‡fi Avkvq wewb‡qvM Ki‡eb bv |  | ‡Kvb PUK`vi weÁvc‡b AvK…ó n‡q wewb‡qvM Ki‡eb bv |
|  | AwbwðZ Z\_¨ ev PUK`vi weÁvc‡b AvK…ó n‡q wewb‡qvM Ki‡eb bv |  | wbqš¿‡Ki AbygwZ e¨ZxZ Bmy¨K…Z †Kvb wmwKDwiwUR ev Pzw³cÎ, hvi Av‡qi nvi A‡bK †ekx I Kg SzuwKc~Y© e‡j cÖwZkÖæwZ w`‡jI wewb‡qvM Ki‡eb bv |
|  | A‡hŠw³K AwZwi³ `‡i wewb‡qvM Ki‡eb bv |