

OFFICE OF THE SECURITIES COMMISSIONER

WE REGULATE

The Securities Compliance Branch is responsible for the registration of securities, broker-dealers and their sales agents, investment advisers and their representatives.

WE PROTECT

The Securities Enforcement Branch receives and investigates complaints about investment fraud and other securities violations. We take legal actions for violations of state securities law and franchise law.

WE EDUCATE

The Investor Education Program provides the public with general information on:

How to make wise choices when investing;

How to detect and protect against investment fraud such as Ponzi Schemes and Affinity Fraud; and

Investment products such as mutual funds, variable annuities, stocks, and bonds.

PROTECTING HAWAII INVESTORS

Contact Us



Department of Commerce and
Consumer Affairs
Business Registration Division
Office of the Securities Commissioner
King Kalakaua Building
335 Merchant Street, Room 205
Honolulu, HI 96813



Securities Compliance Branch
(808) 586-2722
sc@dcca.hawaii.gov
Securities Enforcement Branch
(808) 586-2740
seb@dcca.hawaii.gov
Investor Education Program
(808) 587-7400
gakapo@dcca.hawaii.gov

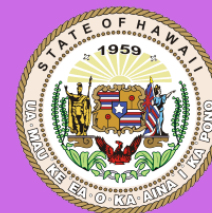


investing.hawaii.gov



HISecurities

**To Report Investment Fraud
call (808) 586-2740 or
Toll Free 1-877-447-2267**



DCCA

Department of Commerce and Consumer Affairs
Business Registration Division

BILL OF RIGHTS



INVESTOR EDUCATION PROGRAM

Investor Bill of Rights



When you invest, you have the right to ...

1. Ask

Ask for information from the firm about the work history and background of the person handling your account, as well as information about the firm itself.

2. Receive

- Receive complete information about the risks, obligation and costs of any investment before investing.
- Receive recommendations that are consistent with your financial needs and investment objectives.
- Receive a copy of all completed account forms and agreements.

- Receive account statements that are accurate and understandable.
- Receive complete information about commissions, sales charges, maintenance or service charges, transaction or redemption fees and penalties.

3. Understand

Understand the terms and conditions of transactions you undertake.

4. Access

Access your funds in a timely manner and receive information about any restrictions or limitations on access.

5. Discuss

Discuss account problems with the branch manager or compliance department of your firm and receive prompt attention to and fair consideration of your concerns.

6. Contact

Contact the Office of the Securities Commissioner – Securities Compliance Branch at **(808) 586-2722** to verify the employment and disciplinary history of a securities agent and the agent's firm, and to find out if the investment is permitted to be sold.



(Source: Financial Industry Regulatory Authority (FINRA). For more information visit the website at finra.org)

To Report Investment Fraud
1-877- HI SCAMS

investing.hawaii.gov

For more information call
(808) 587-7400