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When a financial post becomes investment advice

Malaysia’s securities regulator draws attention to licensing risks for online investment recommendations.

18 July 2024 / Malaysia

SC addresses finfluencers

The Securities Commission issued guidance explaining that social-media investment recommendations can fall within regulated investment advice. Its example includes promoting particular capital-market products with an expectation of commission or other rewards. The licensing question turns on the activity; the guidance should not be read as saying every discussion of finance is licensed advice.

REGULATORY GUIDANCE

THE MALAYSIAN LENS

A small following or informal tone does not settle the legal character of a recommendation. Our reading for Malaysian creators and brands: examine payment, affiliate links, product specificity and the actual message before publication. For readers, popularity is not evidence that the speaker is authorised or that the investment is suitable.

QUESTION TO ASK

Is this education, a product recommendation, or a paid promotion—and can the reader see the difference?

WATCH / NEXT STEP

Check authorisation through the SC’s official resources, retain sponsorship records and review promotional copy before it goes live. A disclaimer at the bottom should not be assumed to change the substance of the activity.

READ THE ORIGINAL SOURCES

Securities Commission Malaysia · Guidance for finfluencers ↗

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