Επιτροπή Κεφαλαιαγοράς
Hellenic Capital Market Commission

IOSCO WORLD INVESTOR WEEK 2026

HANDBOOK

WORLD INVESTOR WEEK 2026 -IOSCO

5 - 11 October 2026

Knowledge and Vigilance in Investment Decisions

A practical guide for investors prepared in the context of IOSCO's WIW2026 campaign.

How to use this handbook

World Investor Week (WIW) is a global campaign promoted by IOSCO to raise awareness about the importance of investor education and protection. This handbook turns the WIW 2026 messages into short, actionable guidelines for the public.

The themes of the WIW2026

Three primary and two complementary pillars

1 Investor Resilience

Financial planning and disciplined investing in times of changing market conditions.

2 Digital Deception

Independent assessment of information, artificial intelligence results and manipulated content.

3 Scam Alert

Verifying the legitimacy of service providers and recognising promises or practices that should raise concerns.

Basics of Investing

Understanding investing, planning ahead and aligning investment decisions with personal goals.

Young Investors & Next Generation

Early financial education, awareness of rights and the development of responsible financial habits.

Key Practical Principle

Before committing your money, make sure you understand the proposal, verify the source, and take the time to make an informed decision.

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INVESTOR RESILIENCE

Navigate market fluctuations with a clear plan and a clear mind

Investor Resilience

Changes in market prices can trigger fear or excessive optimism. The HCMC highlights the importance of a long-term strategy, diversification and emotional discipline.

1 Align your strategy with your goals

Review your portfolio whenever your needs change. Avoid reacting impulsively to every market movement.

2 Recognise what influences your judgement

Fear of loss, overconfidence and herd behaviour can lead to inconsistent decision-making.

3 Seek appropriate guidance

In times of uncertainty or major financial change, consult qualified and licensed professionals.

Hypothetical example

Maria notices a sharp market decline and considers selling her investments immediately. Before taking action, she reviews her investment horizon, her needs and the reasons behind her original investment decision.

A question for you: Has my investment goal changed, or just today's market price?

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DIGITAL DECEPTION

Digital appearances can be misleading

Digital Deception

Artificial intelligence can be a valuable tool for obtaining information, but it can also generate inaccurate recommendations, fake documents, cloned voices and manipulated videos.

1 Verify information beyond the screen

Check the origin of the information and cross-check it with other reliable sources. The appearance of a well-known individual does not, by itself, prove authenticity.

2 Evaluate AI-generated responses

A confident-sounding answer may still contain errors or fabricated information. Review any disclosures regarding the use of AI.

3 Consider the platform's purpose

Ask yourself whether the platform helps you achieve your long-term goals or simply encourages more frequent trading.

Hypothetical example

Nikos watches a video that appears to show a well-known economist endorsing an investment platform. Instead of clicking the link, he searches for the announcement through official sources and verifies the provider.

A question for you: What information can I independently verify through another reliable source?

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SCAM ALERT

See the signs early

Scam Alert

Promises of high returns with little or no risk, combined with pressure to transfer money immediately, are telling warning signs.

1 Verify before you trust

Check whether the professional or platform is properly authorised through an official source. Be alert to impersonation of legitimate organisations and individuals.

2 Protect your personal information

Never respond to unsolicited requests for financial information, passwords or verification codes. Use strong, unique passwords and two-factor authentication.

3 Don’t let deadlines make the decision for you

Take the time to conduct research and cross-check information. Report suspected investment fraud to the competent supervisory authority.

Hypothetical example

Eleni receives a message promising a “guaranteed profit” provided she makes a payment by the end of the day. She does not send money or disclose any credentials but independently verifies the offer.

A question for you: Why am I being asked to make a decision before I have completed my due diligence?

BASICS OF INVESTING

Start with your own goals

A complementary pillar of the WIW2026

Before making an investment decision, it is important to understand where your money is being invested and how that decision aligns with your future needs. IOSCO emphasizes the importance of planning and the development of sound financial habits.

1 Define what you want to achieve

Identify your goal and investment time horizon. Don't choose based on a popular trend on social media.

2 Expect the unexpected

Budgeting, debt management and maintaining an emergency fund contribute to financial resilience.

3 Spend time educating yourself

Familiarize yourself with the benefits of compounding and the importance of time and regular contributions. Also understand the risks associated with your investment choices.

A short exercise

Complete the following statements, before making a decision: "My goal is …", "I will need this money when …", "The key points I do not yet understand are …" Find the answers to those gaps before proceeding.

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YOUNG INVESTORS

Knowledge is the first investment

Young Investors and Next Generation

The Hellenic Capital Market Commission (HCMC) highlights the importance of early financial education and awareness of the rights and responsibilities of young investors.

1 Learn before you start

Develop sound financial planning skills and responsible habits. Education continues past your first investment decision.

2 Know your rights

Using a low-cost or commission-free digital platform does not remove the need to know your rights as an investor.

3 Question what is popular

Critically assess finfluencers, AI-generated content and investment trends. Find educational resources provided by supervisory authorities.

Hypothetical example

Anna sees people her age sharing stories of rapid investment gains. Before following the trend, she reviews educational material and distinguishes between what she knows and what still needs to be verified.

A question for you: Can I explain my investment choice without relying on what everyone else is doing?

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PRACTICAL APPLICATION

Before making any investment decision

Personal checklist

Use the following questions as a reminder. A positive answer does not guarantee that an investment is safe or suitable.

☐ Have I understood the investment and its associated risks?

☐ Have I aligned this investment choice with my needs and investment horizon?

☐ Have I verified the provider's authorization through an official source?

☐ Have I cross-checked the information beyond the advertisement or message I received?

☐ Have I considered whether there is pressure to act quickly, a promise of easy profits, or an appeal to personal trust?

☐ Have I protected my passwords and enabled two-factor authentication where available?

☐ Can I take more time if any aspect of the investment remains unclear?

If something is not clear

Stop and seek independent information or suitable professional advice before committing your money.

CONTINUE YOUR EDUCATION

Five videos and a quiz

Educational material shared by the HCMC

This series of five educational videos is based on material provided by the Banque de France to the HCMC and adapted for the Greek audience. The links below refer to publicly available posts.

01 Digital Currencies and Cryptocurrencies

Watch the video

02 What is blockchain

Watch the video

03 Combating money laundering and terrorist financing

Watch the video

04 Shadow banking

Watch the video

05 Corporate financing

Watch the video

Investor education quiz

The interactive quiz consists of 12 questions, takes approximately 3 to 5 minutes to complete, and provides an explanation after each answer. It covers investment risk, suspicious practices, and the fundamental principles of making informed decisions.

Test your knowledge