

The Netherlands Authority for the Financial Markets (AFM) warns consumers not to respond to offers from Hoover Bright Independent Finance Advisory. This company is a suspected boiler room. Hoover Bright Independent Finance Advisory has approached persons without being asked, to offer them investment proposals. A boiler room is a collective term for fraudulent individuals and organizations using clever salespeople to call potential investors to pressure them into buying shares that promise *high returns (cold calling)*. *In reality the shares are either worthless or non-existent*. The AFM has established that Hoover Bright Independent Finance Advisory does not have an AFM license or a European Passport.

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