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[Holland](#)

The Netherlands Authority for the Financial Markets (AFM) warns consumers not to respond to offers from Universal Asset Management. This company is a suspected boiler room. Universal Asset Management 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 Universal Asset Management does not have an AFM license or a European Passport.

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