

HEAD OFFICE

4 Carnavon Street
Private Mail Bag
GPO, Suva
Phone - General Office: 3300792, 3310183
Chief Executive Officer: 3305864
Fax: 3300115 | Email: complaints@consumersfiji.org

LAUTOKA/West

Suite 4 Popular Building
Vidilo Street
PO Box 5396, Lautoka
Phone: 6664987 | Fax: 6652846
Email: consumerltk@connect.com.fj

LABASA/North

Level 1, Lot 41 Raza Properties Ltd
Nasekula Road
PO Box 64, Labasa
Phone: 8812559 | Fax: 8812559
Email: colbs@connect.com.fj

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Feature

Scams and consumers

Scams are big business and scammers keep thriving in every corner of the world.

With new technology and borderless markets operating via cyberspace, there is plenty of opportunities for scammers.

Some of you may have received emails, Facebook requests or even postal mails and text messages that look like they are from a bank, asking for your bank details or even your pin number or some overseas corporate body which is offering you a job and they require your personal details. Much bigger – is a mail saying that you won a million dollar in some lottery.

And it is all too easy for conmen to set up convincing websites claiming to sell fashionable or hard-to-find goods at give-away prices.

The people behind these sorts of well marketed scams are constantly coming up with new ways to target vulnerable people - whether it's by post, email, or other social media sites - but there is only one common interest. **That is they are only after your money.**

A glaring example of such scam is the “Miracle health and slimming cure” products.

Those of you who surf the net may have come across such web-pages that entices you to buy certain therapeutical products which will promote amazing health miracle treatment. Products like face creams, body lotions, pills and massage oils supposedly cure everything from baldness to making you fairer to losing weight.

Most consumers across the world end up paying for these products using their credit card without researching the products or investigating the companies or suppliers who market and sell these products.

Some consumers have not just lost their money in buying these products but also gave away credit card details for the scammers.

Over the years, the Council has warned consumers to beware of certain products being sold in the Fiji market that are being promoted as having medical and health-giving properties.

The Council is aware of concerns raised by consumers and medical practitioners on the claims made by traders selling quantum medicinal products in the form of pendants, water flasks and other personalized accessories.

The other example of a scam involves the chain letters from psychics or Clairvoyant mailings – which keep appearing on your computer screen or in your postal boxes.

These letters from a so-called psychic or clairvoyant are usually personalised, offering predictions that will change your life or do miracle healings - in return for a payment.

Some claim solution to almost all health problems, family breakdowns, fixing a love-life, education, getting your dream job and even making one win lotteries.

Of course, all these promises have a price tag attached to it and this is why consumers must be more cautious to those *playing God*.

How to avoid such scams?

Well, the key thing to remember with scams is that old cliché, 'If it looks too good to be true, it probably is...research about it.

Never give any money upfront, or your account details, to anyone who contacts you out of the blue.

Just because their marketing looks glossy, it doesn't mean a company is legit. These days anyone can whip up a convincing website or mailshot, so check them out before you pay.

The best option is to research about these offers – if the products or miracle treatments have really worked, it would have been widely publicised.

At the end of the day, consumers themselves have to exercise prudence and be vigilant when exposed to such unbelievable offers and products. Talk to your friends, relatives or check with Fiji Financial Intelligence Unit or with Consumer Council of Fiji.

Wake up to the fact that – there is no such whitening cream or weight loss pill which can make you go all fair and slim over night or any miracle-man who can make you a billionaire in a day. Don't be fooled!

Consumers are advised to do their part by finding out more information on these kinds of *magical* offers first before spending their hard earned money on such items and services.