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Feature Article

Lottery Scams – It’s REAL!

Ram, a casual labourer, could not believe his luck when he received a letter via email from a company named “The National Lottery UK” stating that his email account made him win **one million British pounds (more than F\$3 million)**.

The letter stated that a collection of email addresses were pulled together globally, for a draw where Ram’s email address won which was assigned a draw number as well. Ram was further informed to access the company’s website to view his winning numbers and to contact “claim agent” based in South Africa.

This letter had also asked Ram to provide them with his personal details such as address, mobile number, and occupation in order to process his prize money.

An excited Ram believed that he had won a fortune. He went to borrow money from his family and friends telling them that he needed money to get his prize money processed by the claim agent in South Africa. Ram argued that it’s just like getting your visa approved in Fiji where one has to pay the visa processing agent.

Firstly, Ram was required to make international calls to his agent in South Africa to find out what all he had to do to obtain his prize money. Upon doing so, Ram was asked to pay a sum of US\$580 so that his MasterCard and pin code could be couriered to him. Since Ram did not have such a large sum of money in his kitty, he had to convince his family to facilitate this payment.

Ram now eagerly anticipated receiving his MasterCard. But what followed was a chain of emails and private calls outlining delays in issuance of MasterCard and pin code.

He was informed that his card was ready but could not be activated as the International Monetary Fund required US\$1000 to activate his card and code. Believing this was the case, Ram had to resort to his family members, asking for more money to make this payment. He later made calls to his agent and a few members of the National Lottery UK informing them of the payment and requesting for quick processing of the prize money.

By now Ram had spent more than F\$7000 in courier payments, making international calls and catering miscellaneous expenses requested by the National Lottery UK. But nothing came into his hands.

Despite all these, Ram was seeking assistance from the Council to convince his friends and family that the money was on its way. Ram was advised by the Council that he was a victim of a scam.

Like Ram, many other consumers have lost money to scammers. Many internet scams take place without the victim even noticing.

Email scams are well-known examples of internet scams which has hit many consumers across the world - internet users' email inboxes are saturated with scam messages. These messages either pronounce consumers winners of millions of dollars and pounds overnight or cleverly drive consumers into purchasing irresistible clothing, jewellery, electrical items at relatively cheap prices from a particular online site.

Most of you may have received an email from a member of a Nigerian family with wealth. It is a desperate cry for help in getting a very large sum of money out of the country. A common variation is a woman in Africa who claimed that her husband had died, and that she wanted to leave millions of dollars of his estate to a good church.

But how do you know whether the lottery you are playing is genuine and not a scam?

- How can you win money when you did not pay for the lottery in the first place? Apply common sense;
- IMF doesn't issue credit cards to consumers. It is not a bank where consumers can deposit or take loan but scammers want to legitimise their illegal activity by dropping names of international organisation;
- If you really won millions of dollars then why the agent did not deduct money from your win to process the prize money etc? Why do they ask you to send money to receive money?
- Why are they asking for personal information? Shouldn't such information be taken at the time you purchased the lottery?

Consumers should not fall for such enticing tactic which is nothing but a scam. If you are not sure consult Consumer Council of Fiji and the Financial Intelligence Unit at the Reserve Bank of Fiji for advice.