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FEATURE ARTICLE

### NEW AND COMPLEX ONLINE SCAMS: A CASE STUDY

In an interconnected world, where virtual friendships flourish and social interactions transcend physical boundaries, digital spaces have become a breeding ground for sophisticated scams that prey on unsuspecting individuals, and Fiji is no exception. This feature sheds light on the alarming rise of online scams, drawing from a recent case in Labasa, where a retiree — Jane Doe — found herself entangled in a web of deception spun by a mysterious online acquaintance named John Doe.

Jane Doe's story mirrors the experiences of countless individuals who find solace in the virtual world. Loneliness, often exacerbated by the isolation of modern life, leaves many susceptible to the allure of online connections. John Doe, appearing as a friendly figure, took advantage of this vulnerability, initiating contact through social media and fostering a seemingly genuine connection with Jane Doe through WhatsApp.

As the virtual friendship deepened, John Doe surprised Jane Doe with an unexpected and extravagant gift—a brand-new iPhone and a substantial sum of money sent all the way from the United Kingdom. The generosity, however, came with a catch: a hefty \$700 fee that Jane Doe needed to pay to claim her gift.

Jane Doe was made aware of this when a supposed 'travel agent' entered the scene, claiming that her package was in the hands of customs at Nadi Airport. The agent insisted on the \$700 payment, telling her to transfer it to his Bank account, pushing Jane Doe to take out a loan to cover the costs and release the package. This financial demand was the first red flag that prompted Jane Doe to seek assistance from the Council.

The Council, in response to Jen Doe's distress, initiated an investigation into the matter. The Fiji Revenue and Customs Authority, a key player in the country's import procedures, provided some much-needed clarification. According to official procedures, legitimate courier companies, not shadowy travel agents, communicate directly with recipients regarding package deliveries. Moreover, there is no authorized fee structure demanding exorbitant amounts for receiving packages.

Jane Doe's ordeal serves as a comprehensive case study, highlighting the evolving tactics of online scammers. In an era where technology facilitates instant connections, it is imperative to approach virtual relationships with skepticism and vigilance. The Labasa case underscores the importance of verifying information, questioning unexpected financial demands, and seeking advice from relevant authorities when confronted with dubious claims.



## The Evolving Landscape of Online Scams

As financial scams become more intricate, the community is urged to stay informed and vigilant. The Labasa incident is just one example of how scammers exploit vulnerabilities for financial gain. To navigate the shadows of online interactions, individuals must educate themselves on the tactics employed by scammers, exercise caution when dealing with unfamiliar online connections, and remain proactive in reporting suspicious activities. Here are 5 ways consumers can spot a financial scam:

### 1. Question Unexpected Generosity:

Be wary of unsolicited offers or gifts from unknown individuals, especially if they involve large sums of money or valuable items. Legitimate entities and/or people typically do not provide extravagant gifts without a clear, logical reason.

### 2. Verify Communication Channels:

Authentic companies and financial institutions communicate directly with recipients through official channels. If someone claims to be a representative but uses unconventional methods, such as social media or unfamiliar messaging apps, it's a potential red flag.

### 3. Research Official Procedures:

Familiarize yourself with the legitimate procedures for receiving packages, loans, or any financial transactions. Scammers often create elaborate stories with fictional procedures. Official authorities can provide guidance on what to expect in various situations.

### 4. Question Unusual Fees:

Legitimate transactions involve transparent and reasonable fees. If you are asked to pay unexpected or exorbitant amounts for customs, taxes, or any other purported charges, independently verify the information with relevant authorities before proceeding.

### 5. Trust Your Instincts and Seek Advice:

If something feels off or raises suspicion, trust your instincts. Consult with friends, family, or authorities before taking any further action. Seeking advice can help you navigate the situation and avoid falling victim to a potential scam.

In the digital age, where the promise of friendship and generosity can mask darker intentions, staying one step ahead is crucial. By sharing stories like Jane Doe's and raising awareness about the evolving landscape of online scams, communities can fortify themselves against the deceptive forces lurking in the shadows of the virtual world. If you or any person you know has been a victim of an online financial scam, please lodge a complaint to the relevant



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authorities or speak to the Council via the toll free line 155, or through email at [complaints@consumersfiji.org](mailto:complaints@consumersfiji.org).