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FEATURE ARTICLE

National Scams Awareness Week

In an increasingly digital Fiji, where online transactions and interactions are part of daily life, the threat of scams and fraud has become more pervasive than ever. Scammers are becoming more sophisticated, using advanced techniques to deceive and exploit unsuspecting individuals. Recognizing the urgency of this growing threat, Fiji has launched its inaugural National Scams Awareness Week (NSAW), a groundbreaking initiative dedicated to educating the public and empowering them with the tools to protect themselves against fraud.

The National Scams Awareness Week will be celebrated from 26-31 August. This initiative, led by the Consumer Council of Fiji in partnership with the United Nations Capital Development Fund through the Pacific Digital Economy Program, is supported by the Australian Government, the New Zealand Government, and the European Union, under the leadership of the Ministry of Trade, Cooperatives, SMEs, and Communications. The program's goal is to raise awareness about the various scams prevalent in Fiji and to educate the public on how to recognize, prevent, and report these fraudulent activities. This feature article serves as a critical reminder for Fiji's consumers to stay vigilant, informed, and proactive in protecting themselves and their communities.

The Growing Threat of Scams

In recent years, the prevalence of scams has skyrocketed, affecting individuals across all demographics. Scammers are becoming increasingly inventive, exploiting new technologies and global events to deceive their victims. The COVID-19 pandemic, for example, saw a surge in health-related scams, as criminals took advantage of public fear and uncertainty.

Statistics reveal the alarming rise in scam activities. In 2023, scams in Fiji reached alarming levels, with financial losses due to fraudulent activities climbing to record heights. One of the most significant scams was the eBay Shop Online Recruitment Scheme, which alone resulted in losses of over \$3.1 million by October 2023. This scam, which involved a Ponzi scheme-like structure, targeted vulnerable Fijians, including those in the civil service, leading many to resign from their jobs to participate full-time. From 2019 till date, over 1768 complaints related to scams have been registered at the Consumer Council, valued at over \$3million dollars. These figures likely underrepresent the full scope of the problem, as many victims, especially those within the government sector, hesitated to report due to fears of being implicated in illegal activities.

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Here are some Common Scams in Fiji:

- I. Impersonation Scams: Involve someone calling, texting, or messaging you pretending to be a friend, family member, bank representative, police officer, or another trusted figure. They might ask for money to help with an emergency or ask for a payment.

Example: A hotel staff member received a Viber message from someone posing as her manager asking for an emergency transfer of funds from the hotel's earnings. She sent the money via M-PAiSA, not knowing it was a scam.

- II. Rental Scams: These involve scammers who post fraudulent property rental ads on social media, enticing potential renters with attractive photos. They request a quick deposit to "secure the property," then disappear once the payment is made.

Example: A house at 22 Panapasa Road was advertised for rent on Facebook. Several individuals paid deposits to the person who posted the listing. However, he repeatedly provided excuses to delay their move-in. Eventually, it was uncovered that he did not own the property, and it was never available for rent.

- III. Investment Scams: Offers of guaranteed high returns with low risk should be treated with skepticism, as they are typically scams - almost always too good to be true.

Example: A Scammer advertised on Facebook, promising 25 people a chance to double their money in 24 hours. The offer was valid for a limited time, so 'investors' immediately sent the scammer \$1,000 each. The scammer escaped with the money, never to be heard from again.

- IV. Phishing Scams: These involve fraudulent emails, texts, or calls from sources pretending to be legitimate entities, such as your bank. They trick you into clicking on malicious links or revealing personal information.

Example: An advertisement on Facebook prompted users to type "Yes" in the comments to win a prize. Those who commented received a message with a link, which once clicked, could steal their personal information, including Name, Phone number, or Email, which can be extracted for use in future scams.

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- V. Advance-fee and Lottery Scams: You might be told you've won a lottery or prize, but you need to pay a fee to claim it. Real prizes never require any upfront payment.

Example: A person was called by a 'customs agent' and told that she had received a package from overseas with a brand-new phone and some cash. All she needed to do to claim the package was pay a 'processing fee' of \$700.

- VI. Romance Scams: Someone builds a fake online relationship with you, showering you with affection and promises. They eventually ask for money for emergencies, travel costs, or to meet up.

Example: A scammer created a fake Facebook profile and initiated a relationship with a victim. The relationship lasted two years and cost the victim thousands of lost dollars before she realized it was a fraud.

The Impact of Scams on Victims

The consequences of falling victim to a scam can be devastating. Financial loss is often the most immediate impact, but the emotional and psychological toll can be equally significant. Victims may experience feelings of shame, embarrassment, and guilt, which can deter them from reporting the scam or seeking help.

For businesses, scams can lead to reputational damage, loss of consumer trust, and significant financial setbacks. Small businesses are vulnerable as they may lack the resources to recover from a major fraud incident.

How to Protect Yourself and Your Community

National Scams Awareness Week emphasizes not only recognizing scams but also taking concrete actions to protect oneself and others. By adopting proactive measures, we can significantly reduce the risk of falling victim to scams. Here are some essential strategies to consider:

1. Stay Informed

Scammers constantly evolve their tactics, making it crucial to stay updated on the latest trends. Consumer protection agencies and organizations like the Consumer Council of Fiji (CCoF) regularly publish alerts and newsletters that detail new scams and offer advice on how to avoid

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them. Subscribing to these resources ensures that you are always aware of the most recent threats, allowing you to act with caution when something seems suspicious.

Beyond subscribing to newsletters, consider following reputable sources on social media, attending webinars, or participating in community workshops dedicated to scam prevention. Staying informed also means being aware of the psychological tricks scammers use, such as creating a sense of urgency or fear to pressure you into making hasty decisions.

2. Verify Before You Act

One of the simplest yet most effective ways to protect yourself from scams is to verify the legitimacy of any unsolicited communication you receive. Whether it's an email, phone call, or message on social media, take a moment to pause and question its authenticity. Scammers often impersonate legitimate organizations, so it is vital to contact the organization directly using official contact details, which can be found on their official website or through other trusted sources.

For instance, if you receive an unexpected request for payment from what appears to be a utility company, do not click on any links, or provide personal information immediately. Instead, contact the company using the phone number or email address listed on your latest bill or their official website. This step can prevent you from falling victim to phishing scams or fraudulent schemes that seek to steal your money or personal data.

3. Use Strong Security Practices

In an increasingly digital world, securing your online presence is essential. Start by creating strong, unique passwords for each of your online accounts. A strong password typically includes a mix of letters (both uppercase and lowercase), numbers, and special characters. Avoid using easily guessable information such as birthdays or common words. Consider using a password manager to keep track of your passwords and ensure they are all unique and complex.

Enabling two-factor authentication (2FA) adds an extra layer of security to your accounts. With 2FA, even if a scammer obtains your password, they would still need access to your secondary authentication method (such as a code sent to your phone) to gain entry. This significantly reduces the likelihood of unauthorized access.

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Additionally, keep your devices and software up to date. Software updates often include security patches that address vulnerabilities scammers might exploit. Regularly updating your operating system, antivirus software, and applications can help protect your data from cybercriminals.

4. Educate Others

Awareness is a powerful tool in the fight against scams. By sharing what you know with friends, family, and colleagues, you help build a community that is informed and vigilant. Discussing recent scams and prevention strategies with those around you not only empowers them but also creates a collective defense against fraudulent activities.

Consider organizing or participating in community events, workshops, or online forums where scam prevention is discussed. These platforms provide an opportunity for people to share their experiences, learn from one another, and stay updated on emerging threats. In workplace settings, companies can organize training sessions to educate employees on recognizing and avoiding scams, especially those targeting business email accounts or financial transactions.

5. Report Scams

If you encounter a scam, reporting it is essential for preventing others from falling victim. In Fiji, scams can be reported to agencies like the Consumer Council of Fiji (CCoF) or the Fijian Competition and Consumer Commission (FCCC). These organizations use the information provided by the public to track scam activities, warn others, and assist in law enforcement efforts.

Reporting not only helps authorities but also contributes to broader efforts in scam prevention. Many agencies rely on public reports to identify new scam trends and develop targeted awareness campaigns. The more data they have, the more effective they can be in combatting these fraudulent schemes.

You can report scams via phone, online forms, or even in person. Make sure to provide as much detail as possible, including any communication you received, the identity of the scammer (if known), and the nature of the scam. Your report could be instrumental in preventing future scams and bringing perpetrators to justice.

Looking Ahead: The Future of Scam Prevention

As technology continues to evolve, so too will the methods used by scammers. It is crucial that we remain adaptable and resilient in the face of these challenges. Future efforts in scam

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prevention may include the development of advanced AI-driven detection systems, stronger international cooperation, and continued public education.

National Scams Awareness Week serves as a reminder that while the threat of scams is ever-present, our collective efforts can make a significant difference. By staying informed, vigilant, and supportive of one another, we can create a safer environment for all.

National Scams Awareness Week is more than just an annual event—it is a call to action for everyone. Whether you are an individual, a business owner, or part of a larger organization, there's a role you can play in preventing scams. Let us use this week as an opportunity to educate ourselves and others, report suspicious activities, and support those who have been affected. Together, we can outsmart the scammers and protect our communities.

If consumers feel that they have been subjected to a scam, please contact the Council on its national toll-free line 155, or email complaints@consumersfiji.org.

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