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FEATURE ARTICLE

Too Good to Be True: Scammers Are Leveraging the Rising Cost of Living to Push a New Generation of Frauds

As the cost of living continues to rise across globe, more and more consumers are feeling the financial strain in their everyday lives. In these difficult times, many are searching for ways to stretch their dollar—seeking affordable deals, quick job opportunities, or cheap rental accommodations. Unfortunately, this very desperation is what scammers are targeting. The Consumer Council of Fiji has consistently warned the public about evolving scam tactics, but the need to reinforce these messages has never been greater.

If it sounds too good to be true, it probably is. That familiar warning has never been more urgent as Fijians—like many people worldwide—feel the relentless pinch of a rising cost of living. Amid genuine hardship, a new predator is on the prowl. Digital scammers, acutely attuned to economic pain and opportunistic to the core, now exploit financial vulnerability with chilling precision. From fake Bitcoin “jobs” to phantom rental properties, they weaponise hope—offering relief to the desperate in exchange for trust, money, and sometimes even identities. It is the dawn of a new scam economy.

This feature looks at how scammers are taking advantage of the cost-of-living crisis, the red flags to watch for, and—most importantly—how consumers can protect themselves in the face of mounting pressures.

Desperation is the New Target

With food, fuel, and housing prices surging, more consumers are looking for ways to supplement their income, reduce their expenses, or find better financial footing. But what begins as a hopeful search for opportunity can quickly end in loss. Scammers are increasingly tailoring their messages to tap into this desperation. The jobless are offered “easy” online roles. Struggling families are promised government grants. Renters are shown perfect homes at

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impossible prices. And those with savings are lured into fake investments designed to drain them dry.

None of these scams are accidental. They are calculated, deliberate, and highly adaptive.

Employment Scams: A False Path to Stability

One of the most concerning trends is the surge in employment scams—particularly those targeting young adults, students, and those recently laid off.

These scams often appear in messages on social media or messaging apps. They may use the names of real companies or mimic recruitment ads from platforms like Seek or LinkedIn. At first glance, the offer seems legitimate: work-from-home roles, no experience required, flexible hours, and impressive pay. But the reality is very different.

Victims may be asked to pay a “registration fee,” make cryptocurrency deposits to “unlock” commissions, or complete tasks that require upfront purchases. As the victim invests more time and money, the scam deepens—eventually cutting off contact, leaving the individual with nothing. These schemes don’t only cause financial harm. They often require copies of ID, photos, or bank details, putting victims at risk of identity theft and further fraud.

Real Case:

Recently, iPhone users received a message via iMessage claiming to offer a remote job helping install Bitcoin ATMs in Suva and Lautoka, with daily pay of up to \$1,500 for just 15 minutes of work. The catch? They were told to contact the “HR manager” on WhatsApp — a common tactic used by scammers to continue the deception privately.

These scams don’t just promise easy money — they often pressure victims into sharing personal details, putting them at risk of identity theft and long-term fraud.

Investment Scams: Professional and Polished

Investment scams have long existed—but they’ve evolved dramatically. Gone are the laughably bad emails with grammatical errors. Today’s scams are sleek, sophisticated, and staggeringly convincing.

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Many of them feature websites with investor dashboards, customer support chat boxes, and branding that mimics legitimate financial institutions. Victims may even receive small “returns” at the beginning to build trust, only to be encouraged to reinvest even larger amounts. A worrying number of these scams involve cryptocurrency, often promoted as the next big thing in personal finance. But consumers who buy in find themselves unable to withdraw their funds or are asked to pay “processing fees” that only dig them deeper into debt.

These scams thrive on creating urgency and excitement. Victims are told to act quickly to get in early. Some are pressured to register with official government agencies to create an illusion of formality and others are encouraged to loop in friends and family—spreading the damage even further.

Other Common Cost of Living Scam Types

Beyond fake job offers and investment schemes, scammers are now taking advantage of people’s emotional and financial vulnerabilities in other ways, such as:

- **Romance scams**, where fraudsters build fake online relationships to gain trust and then ask for money under various false pretenses
- **Deceptive rental ads** offering properties at unrealistically low prices
- **Phony loan providers** promising instant approval and easy money
- **Fake government aid**, including non-existent grants or special discounts on groceries and medical services
- **False retail offers**, such as giveaways of free laptops or electronics meant to collect personal information

Be cautious of any offer or connection that seems like a quick solution to stress or financial hardship. Scammers are skilled at targeting those in emotionally or financially difficult situations.

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Why These Scams Are So Effective

Scams used to be easy to spot. Today, they're engineered to disarm even the most cautious consumer.

There are a few key reasons why modern scams are more dangerous than ever:

1. **They mirror real services** – Fake websites look legitimate. Scammers create fake receipts, contracts, and even send thank-you notes.
2. **They move quickly** – Time pressure is used to stop victims from thinking or researching.
3. **They exploit emotional stress** – When someone is behind on bills, jobless, or supporting a family, they are far more likely to overlook red flags.
4. **They spread via familiar platforms** – From WhatsApp to Facebook, scammers know where people are most active—and where trust is more easily gained.

What You Can Do: Scamproof Yourself

If there's one golden rule in today's digital world, it's this: Stay skeptical. Scams are becoming harder to spot—slicker, faster, and more convincing than ever. But with the right knowledge and habits, you can protect yourself and others from falling victim.

Here are five essential steps every Fijian consumer can take to scam proof their life:

1.) If it seems too good to be true—it probably is.

Scammers thrive on promises that sound too perfect to ignore:

- Get paid \$1,000 a day for 15 minutes of work.
- Win a new iPhone by answering a quiz.
- Invest \$200 and watch it turn into \$5,000.

These are classic bait tactics. They play on your hope and urgency. Always ask yourself: Would a real company offer this deal so casually? Would this opportunity reach me via WhatsApp or random text?

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2.) Don't share personal or financial information with unknown contacts—even if they sound official.

Scammers often impersonate trusted companies or government officials. They may know your name or use logos that look legit.

But giving out your:

- TIN number
- Bank account details
- M-PAiSA or MyCash PIN
- ID photo or passport copy

...can lead to identity theft, financial loss, or even blackmail.

Protect yourself: Never send documents or details unless *you've verified* who you're speaking to. And don't be afraid to hang up or delete the message.

3.) Verify job or investment offers via trusted platforms or official contacts.

Fake job ads and investment schemes are now common in Fiji. They may mention real company names, send fake contracts, or even request small "training" fees.

Before acting:

- ✓ Visit the official company website—not links in messages.
- ✓ Call the employer directly using public contact details.
- ✓ Check if the business is registered (for Australian or NZ companies, use their national registers).

If you're offered a job or investment opportunity that requires *you to pay first*—that's a scam.

4.) Avoid clicking on links in unsolicited messages.

Messages that say things like:

- “Click here to claim your gift”
- “Your parcel is delayed—track now”

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- “Verify your identity to avoid account suspension”

...are likely phishing scams designed to steal your passwords, money, or data.

Don't click. Don't reply. Don't forward.

If the message looks like it's from a real company (e.g., a bank, network provider), go directly to their official site or call their hotline.

5.) Report suspicious activity to the Consumer Council or other relevant authorities.

Scammers thrive in silence. But when you speak up, you help protect others too.

If you receive a suspicious message, offer, or encounter a scam:



Call the Consumer Council's toll-free line 155



Email complaints@consumersfiji.org



Take screenshots, save messages, and include any contact info when you report.

A Shared Responsibility

While scams are more common than ever, they're also more preventable—when communities work together. Talk about scams with your family, especially elders and young adults. Share warnings on social media. Forward suspicious messages to authorities. And most importantly, trust your instincts. If something feels off, pause before clicking, replying, or paying. Scams may be evolving, but so too must our defences. With awareness, vigilance, and open communication, we can blunt the impact of these deceitful schemes—even in the face of rising costs.

Because no matter how tough times get, the price of falling for a scam is always higher.

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