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PRESS RELEASE

Too Quick and Too Easy, Consumer Falls Victim to Online Loan Scam

A suspected scam involving a fake online loan provider has come to light following a complaint lodged with the Consumer Council of Fiji, raising concerns about online deceptive financial schemes designed to defraud vulnerable consumers.

In this case, the complainant was misled over a two-week period by an entity operating on social media, under the name *Quick and Easy*, which promised fast loan approval and immediate disbursement upon payment of certain fees. The complainant was presented with what appeared to be formal loan contracts and was assured that the loan had already been approved. However, the page claimed that various banking issues were preventing the funds from being released.

To resolve these supposed issues, the consumer was instructed to make a series of payments labelled as processing fees and penalties. In total, the complainant paid \$1,800. Despite complying with every instruction, the loan was never delivered, and when the complainant informed the provider that a formal complaint had been lodged, all communication ceased and the scammers phone has since remained switched off. The Council has referred this matter to the Fiji Police Force for further investigation.

“We are urging all consumers to exercise extreme caution when dealing with online lenders, or social media pages which promise loans and demand payments before any service is delivered,” said Ms. Shandil. “The red flag was there from the beginning. Being asked to pay \$1,800 just to secure a loan is not only highly suspicious, it’s completely unacceptable. Which legitimate bank or licensed lender demands such a sum upfront before even disbursing funds? This clearly highlights the urgent need for improved digital and financial literacy among Fijian consumers.”

“Scammers exploit what people don’t know, and we must collectively work to close that knowledge gap. No genuine financial institution operates this way, and consumers must know the warning signs before it’s too late,” added Ms Shandil. She further stressed that while the Council can assist in mediating disputes and advocating for consumer rights, matters involving suspected online fraud fall outside its jurisdiction.

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“In such cases, we work closely with law enforcement agencies and refer matters for criminal investigation. Consumers must know that if something feels wrong or rushed, it’s worth slowing down and verifying first,” she added.

Consumers who encounter similar schemes are encouraged to report the matter to the Council via email at complaints@consumersfiji.org or by calling the toll-free number 155.

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