





Consumer Council of Fiji



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25 September 2025

FEATURE ARTICLE

The Rise of "Work-From-Home" Scams on Social Media

Imagine scrolling through Facebook when a post jumps out: "Earn \$500 a day working from home, no experience needed!" The advert is colourful, the comments below show supposed "workers" flashing screenshots of their earnings, and the recruiter even responds warmly to your questions on Messenger. For someone juggling bills or looking to support their family, this looks like the answer to prayers.

But behind the sparkle often lies a trap. Across social media platforms, a wave of "work-fromhome" offers has been sweeping in, luring unsuspecting consumers with promises of easy income. Many Fijians have been targeted, from young students looking for flexible pocket money to parents hoping for extra cash while caring for their children. What begins with hope can quickly end in heartache, as scammers pocket fees, steal identities, or leave people unpaid for hours of "work."

This feature article is a consumer advisory on how these scams work, why they are so effective, and most importantly, how you can protect yourself and your loved ones from falling victim.

How these schemes hook people?

Work-from-home scams rarely arrive in the form of a straight-forward "job advertisement." Instead, they are crafted to look appealing, urgent, and harmless. They are carefully designed to lure people step by step into a trap.

Big promises with little detail.

The most common tactic is the promise of quick riches with no experience. Advertisements shout phrases like "Earn \$300 a day from your phone!" or "Get paid for simple data entry, no skills required!" They focus on the dream flexible hours, working from the comfort of your home, instant financial freedom but carefully avoid explaining what the job actually is. If pressed, scammers give vague answers: "online tasks," "content moderation," or "data sorting." This lack of clarity is intentional. It keeps people curious enough to engage while preventing them from realising it's a scam too soon.

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• Urgency and secrecy.

Another classic move is pressure. "Limited spots left," "Apply now or miss out," or "Don't comment here message me directly." This urgency makes people act quickly before doubts can settle in. Scammers know that the more time you take to think, the more likely you are to ask questions or do your own research. By rushing you into action, they bypass your natural caution. The secrecy angle telling you not to discuss openly is another red flag. It isolates you from feedback that could expose the scam.

• Shifting platforms.

Many scams begin on Facebook, Instagram, or TikTok platforms where thousands of people can see them. But once they hook you, they move the conversation elsewhere: WhatsApp, Viber, or Telegram. Why? Because these apps offer privacy and less monitoring. On these platforms, scammers can delete chats, block you, or change numbers easily, making it harder for you to trace them once the fraud is complete.

Money first, work later.

Perhaps the most dangerous lure is the request for money upfront. Victims are told they need to buy a "starter kit," pay for training, or cover a small "registration fee." Some are asked for bank details or ID cards under the guise of setting up payroll accounts. Once this money or information is handed over, the "employer" vanishes. In other cases, they string victims along promising that payment will come "after the next task" until the person has lost time, money, and energy with nothing to show for it.

Why so many people fall for it

At first glance, it may be tempting to think: *How could anyone believe these scams?* But in reality, these schemes prey on genuine needs and emotions. The psychology behind them is simple: hope mixed with urgency.

• They dangle hope.

The idea of working from home to earn a little extra without having to spend on travel or childcare, feels like the perfect solution. Scammers exploit this hope, presenting themselves as a golden opportunity just when people are most vulnerable.

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• Trust in community networks.

Scammers also infiltrate personal circles. Imagine seeing a work-from-home opportunity posted by a cousin or friend. You're far more likely to trust it, right? What many don't realise is that scammers often hack social media accounts and use them to spread fake job adverts. The familiar face attached to the post lowers your guard.

• The lure of convenience.

Let's face it: working from home has become a global trend. With remote jobs growing worldwide, it's easy to believe that legitimate opportunities are just a message away. The convenience factor is no travel, no uniforms, no office makes the pitch feel modern and believable.

• Social proof.

Humans are wired to trust what others seem to be doing. Scammers take advantage of this by planting fake testimonials, doctored screenshots of payments, or even bots that comment things like "I tried this, it works!" on posts. When you see dozens of "positive reviews," it's natural to think the job must be legitimate. It's important to understand: falling for these scams is not about being careless. It's about scammers being cunning. They carefully exploit needs, emotions, and trust to get what they want.

How to protect yourself

The best defence against these scams is awareness. Here are **some**, **practical tips** every consumer should know:

1. Question the pay promise

If the pay is unusually high for very little work, pause. Genuine online jobs exist, but they don't pay thousands of dollars for a few clicks. As the saying goes: *if it sounds too good to be true, it usually is.*

2. Never pay to get paid

Legitimate employers don't ask workers to buy uniforms, kits, or "training materials" before starting. If money is requested upfront whether for registration or access to a job platform, it's a scam. Ask yourself, "Would a genuine company charge me to work for them?" The answer is always no.

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3. Check communication channels

Be suspicious if recruiters move quickly from public posts to private chat apps. Scammers do this to escape scrutiny. If the "employer" insists on WhatsApp or Telegram only, and avoids professional emails or official websites, that's a warning sign.

4. Research independently

Don't rely on the links or screenshots they provide. Instead:

- Search the company name online and add words like "scam" or "review."
- Visit the official website (if it exists) and check for vacancies.
- Call a publicly listed phone number to confirm if they are hiring.

5. Guard your personal details

Treat your personal information like cash. Don't share your TIN, ID cards, or bank account details unless you have verified the employer through official channels.

6. Examine the language

Many scam ads are riddled with spelling mistakes or odd phrases like "work easy money very fast." While some are polished, poor grammar can be a giveaway.

8. Talk before you leap

Before committing, discuss the offer with family, friends, or colleagues. Sometimes an outside perspective helps spot red flags you might miss when you're excited.

9. Trust your instincts

If you feel rushed, pressured, or uncomfortable, walk away. A genuine job won't vanish because you took a day to think about it.

Steps if you've been targeted

If you already engaged with such an offer, here's what to do:

- 1. Stop all communication immediately.
- 2. Do not send any more money or documents.

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- 3. Keep evidence. Save screenshots, usernames, and bank transfer receipts.
- 4. Contact your bank. If you made payments, alert your bank to block further transactions.
- 5. **Report it.** Notify the Consumer Council of Fiji through our National Consumer Helplines:155. Every report helps stop scammers and protect others.

Work-from-home opportunities can be genuine, but they require patience, skill, and proper contracts, not secretive chats and upfront fees. If you or someone you know has been approached with a suspicious work-from-home scheme, don't ignore it. Lodge your complaint through the National Consumer Helpline: 155. Your action could protect not only your family but also hundreds of other Fijians scrolling through their feeds right now.

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