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FEATURE ARTICLE

Three Years on from the Ebay Shop Pyramid Scheme Collapse: What Have We Learnt as a Nation?

Three years ago, Fiji witnessed one of the most significant online scam incidents in recent history, an event that left thousands of consumers questioning how a scheme that appeared so attractive, organised, and convincing could collapse overnight.

The story of the Ebay Shop Online Recruitment pyramid scheme was not simply about money lost; it was about fractured trust. It tore through families, workplaces, and tight-knit communities, all drawn in by the promise of easy income. As Fiji prepares for National Scams Awareness Week 2026, the question we must ask ourselves is no longer just "What happened?" but rather, "What have we actually learnt?"

The Promise That Captured Attention

The EbayShop scheme gained momentum by exploiting household financial pressures. It promoted a simple structure: invest money, complete trivial online tasks, and recruit others. In a classic pyramid setup, early participants appeared to profit, creating a false sense of security. If a trusted friend or colleague was making money, surely it was legitimate.

However, as authorities later confirmed, the operation had no affiliation with the international eBay organisation and lacked any financial investment license to operate in Fiji. It relied entirely on the continuous influx of new members' money rather than genuine economic value.

When the collapse came, it was sudden and devastating. Millions of dollars vanished. Behind those figures were real parents unable to pay school fees, workers who emptied their savings, and elderly citizens who lost their life savings.,

Key Lessons We Must Carry Forward

To ensure history does not repeat itself, we must distil the core takeaways from the EbayShop fallout into sharp, actionable principles.

1. If It Sounds Too Good to Be True, It Is Legitimate investments always carry risk and require transparency. Scams rely on promises of guaranteed, high returns with little to no effort. If an opportunity cannot clearly explain how it generates revenue outside of recruiting new members, it is a mathematical certainty to collapse.

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2. Familiar Faces Do Not Equal Safe Opportunities Scammers understand human psychology. They know you are far more likely to trust a recommendation from a relative, coworker, or neighbor. However, a person promoting a scheme may be entirely unaware they are participating in a fraud, blinded by the small, initial payouts they received. Independent verification must always come before personal trust.
3. Digital Polished Appearance Does Not Mean Legitimacy In the digital age, anyone can create an app, buy professional graphics, or hire social media influencers to project success. A slick online presence is not a substitute for regulatory compliance. Before handing over funds, consumers must verify if a company has a physical presence, is legally registered, and is licensed by Fijian regulatory authorities.
4. Prevention and Early Action Are Essential Once a pyramid scheme collapses, recovering stolen funds is nearly impossible. The Consumer Council of Fiji continuously sounds the alarm on these operations, but public vigilance is the first line of defence. Asking tough questions and reporting suspicious platforms early protects the entire community.
5. Financial Literacy is the Best Defence Scam tactics evolve constantly. While EbayShop used an "online shopping task" model, future scams will masquerade as cryptocurrency ventures, fake employment offers, or impersonation schemes. Financial literacy means understanding that sustainable wealth is never built overnight, making a well-informed consumer a scammer's biggest obstacle.

Three Years Later: Are We Still Falling Behind?

Despite the harsh lessons of the EbayShop collapse, a frustrating reality remains: We are still not learning. The recent rise of the SFCVibe pyramid scheme proves that our collective vulnerability remains dangerously high. SFCVibe operates on the exact same structural flaws as its predecessors, yet it continues to be actively supported and aggressively promoted by locals eager to make a quick buck.

This is not an isolated recurrence. Just last year, multiple public advisories were issued against the LivGood pyramid scheme, which operated under a nearly identical guise. Despite widespread warnings, thousands of citizens still chose to believe the hype, pouring their hard-earned money into a vacuum.

This ongoing cycle reveals a troubling pattern of gullibility. Scammers do not just target bank accounts; they target human emotions, hope, financial anxiety, and the desire for a better future for our families. When we allow the temptation of easy wealth to override critical thinking, we become active participants in our own financial exploitation.

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A Shared Responsibility

Fighting financial fraud is not a task that can be left solely to government regulators or consumer advocacy groups. It requires a cultural shift in how we view money and investments.

As we approach National Scams Awareness Week, let this be a call to action. Talk openly with your family, caution your friends against "guaranteed" online returns, and aggressively question suspicious offers. If you encounter a platform that mirrors the red flags of EbayShop, LivGood, or SFCVibe, report it immediately through the National Consumer Helpline at 155.

Three years out from one of our biggest financial disasters, the greatest investment we can make as a nation is an investment in our own awareness. A skeptical consumer today avoids becoming a victim tomorrow.

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