



Fijian Book Of Scams

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**Wise lessons from Bubu Mere and Seka to protect our
family, our money, and our village.**

Remember: A safe community is a smart community!



The mobile phone is like a magic window in our hands. With one touch, it connects our quiet village to the whole world. We can talk to family overseas, watch videos and share stories.

Bubble reminds us: just because the magic door is inside our house, it does not mean everyone who knocks through it is a friend.



In the old days, thieves used weapons to steal. Today, digital thieves —called scammers—hide inside our phones. They do not use force. Instead, they are clever tricksters who look real, tell believable stories, and pressure us to act.

Their secret weapon is playing with our emotions. They try to change how we feel so we hand over our money or private information without thinking.

*This is the High Authority!
Your bank account has been hacked by criminals!
You will lose all your money and face arrest if you do not
transfer your funds to our safe account immediately!
Do not hang up!*



One afternoon, Seka's phone rings from an unknown number. He answers. A loud, strict voice booms through the speaker.



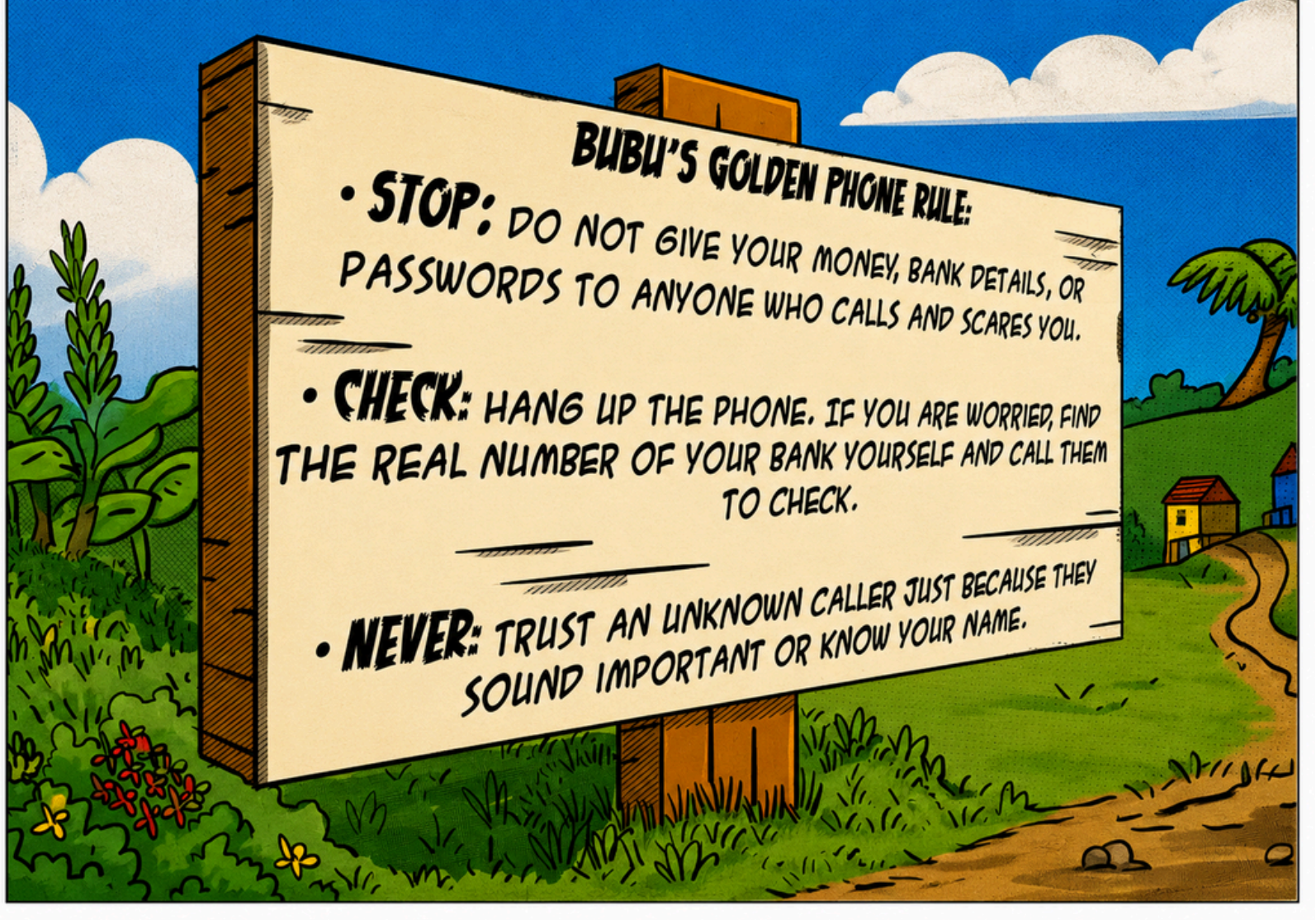
Seka's heart beats fast. He is terrified. The scammer's trick is working because they are using FEAR and URGENCY.

When we are scared and rushed, our brains stop thinking clearly. The scammer forces us to act quickly because they know if we take our time to breathe, we will realize it is all a big lie.



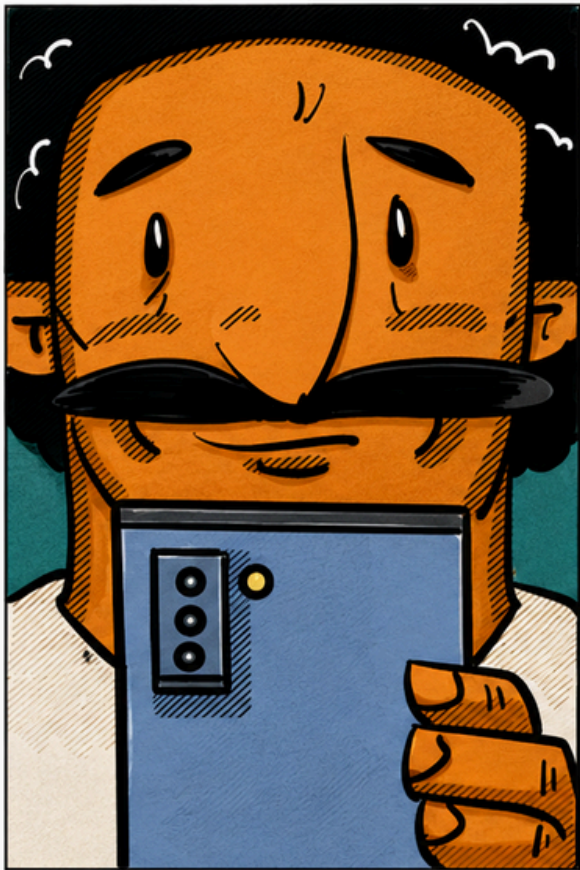
Bubu smiles gently and says, "Seka, look at the trap. Real officers, chiefs, or banks will never call out of nowhere to threaten you, demand your money, or ask for your private PIN codes."

When a voice on the phone tries to make you shake with fear or hurry you up, that is your signal to do the opposite. Slow down, say no, and hang up immediately."

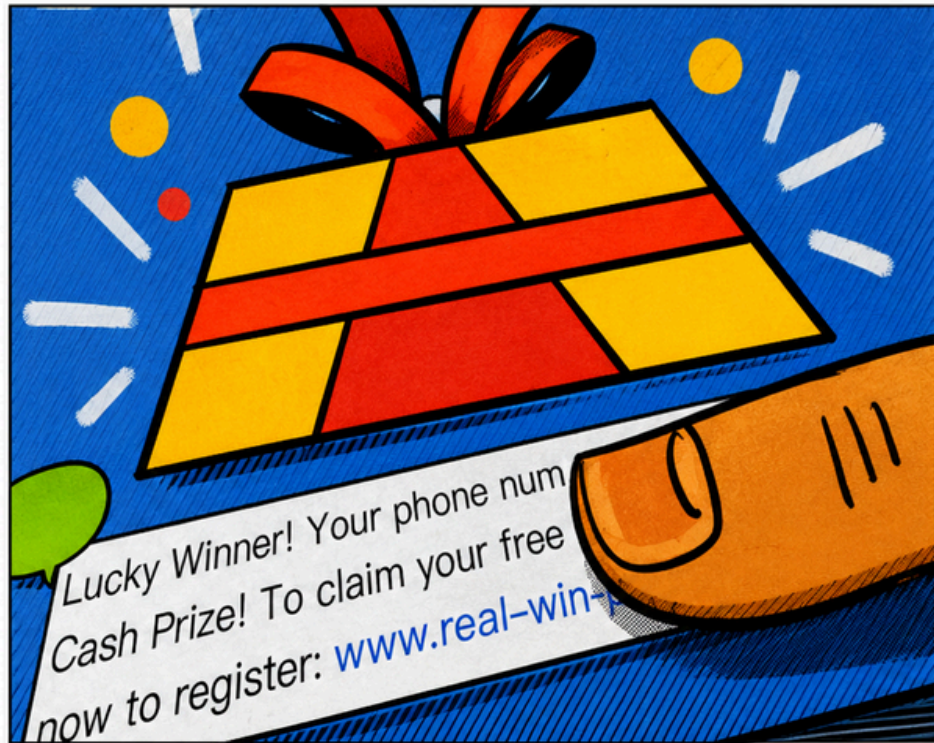


BUBU'S GOLDEN PHONE RULE:

- **STOP:** DO NOT GIVE YOUR MONEY, BANK DETAILS, OR PASSWORDS TO ANYONE WHO CALLS AND SCARES YOU.
- **CHECK:** HANG UP THE PHONE. IF YOU ARE WORRIED, FIND THE REAL NUMBER OF YOUR BANK YOURSELF AND CALL THEM TO CHECK.
- **NEVER:** TRUST AN UNKNOWN CALLER JUST BECAUSE THEY SOUND IMPORTANT OR KNOW YOUR NAME.

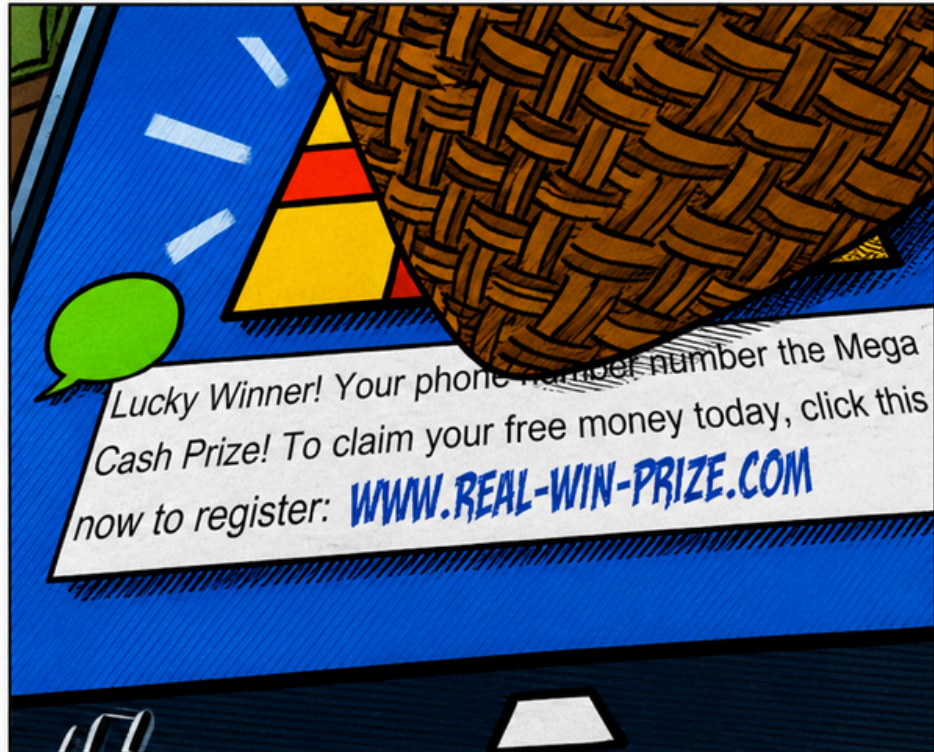


A few days later, a text message pops up on Seka's phone. It looks like an official announcement from a massive lottery company.



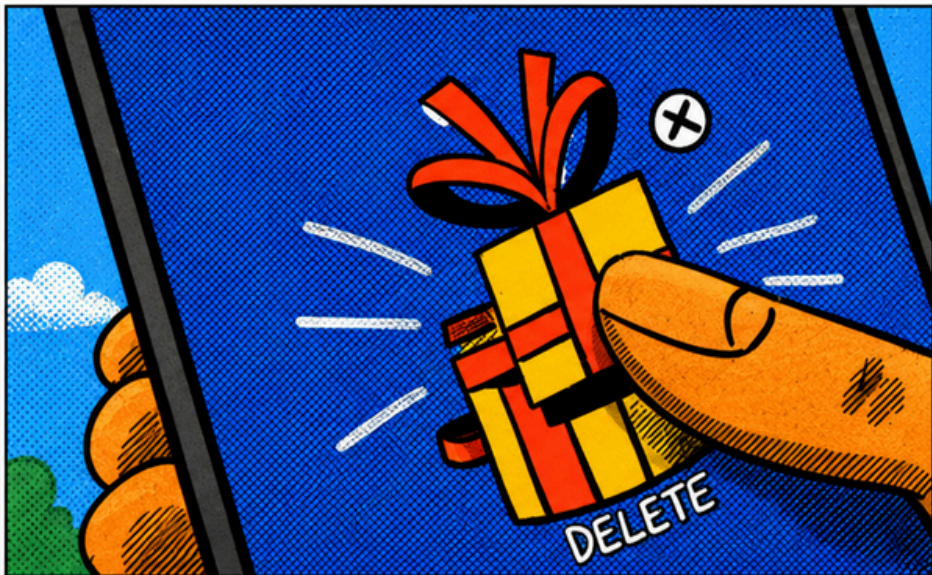
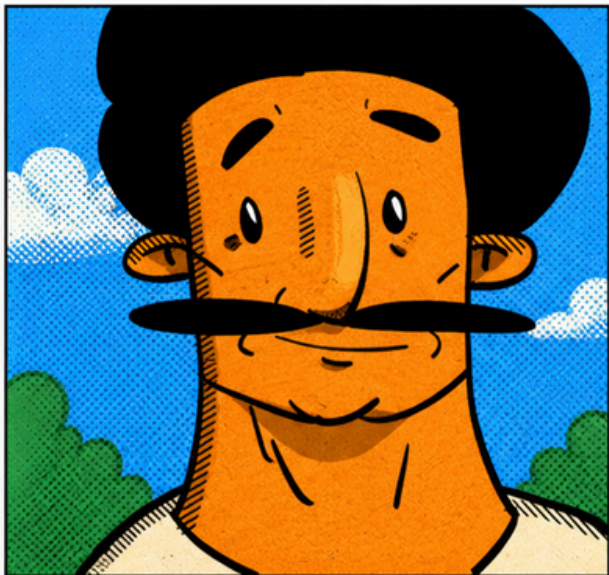
Seka is thrilled! He thinks of all the things he can buy for the family. The scammer is now using a different trick: GREED and EXCITEMENT.

They offer an incredible deal or free money to make us blinded by excitement. When we only focus on the shiny prize, we forget to ask ourselves why a stranger would randomly give us thousands of dollars.



Bubu looks at the message and shakes her head. "Seka, did you buy a ticket for this lottery?" she asks. Seka says no.

"Then it is a trap," Bubu warns. "Do not touch that blue link! It is a poison hook. If you click it, it takes you to a fake website designed to steal your passwords or install a virus that drains your mobile wallet."



BUBU'S GOLDEN TEXT RULE:

- **DELETE:** *If you receive an unexpected message offering free prizes, winnings, or inheritances, delete it.*
- **NEVER CLICK:** *Never click on links sent in random text messages, even if they look like they come from a real company.*
- **BE SMART:** *Real wealth comes from honest, steady work. There is no such thing as free money online.*



One evening, Bubu gets a message on Facebook from an account using her nephew's name and photo.



Bubu's heart breaks. She loves her nephew and wants to protect him. The scammer is exploiting the strongest feeling of all: LOVE FOR FAMILY.

Scammers create fake profiles using real photos copied from the internet. They share sad stories of tragedy or heartbreak because they know your good nature will make you send money before checking if the story is true.



"Wait, Bubu," Seka says. Instead of replying to the internet message, Seka uses his phone to call the nephew's actual phone number that they have saved in their notebook. The internet profile was a fake clone made by a criminal.

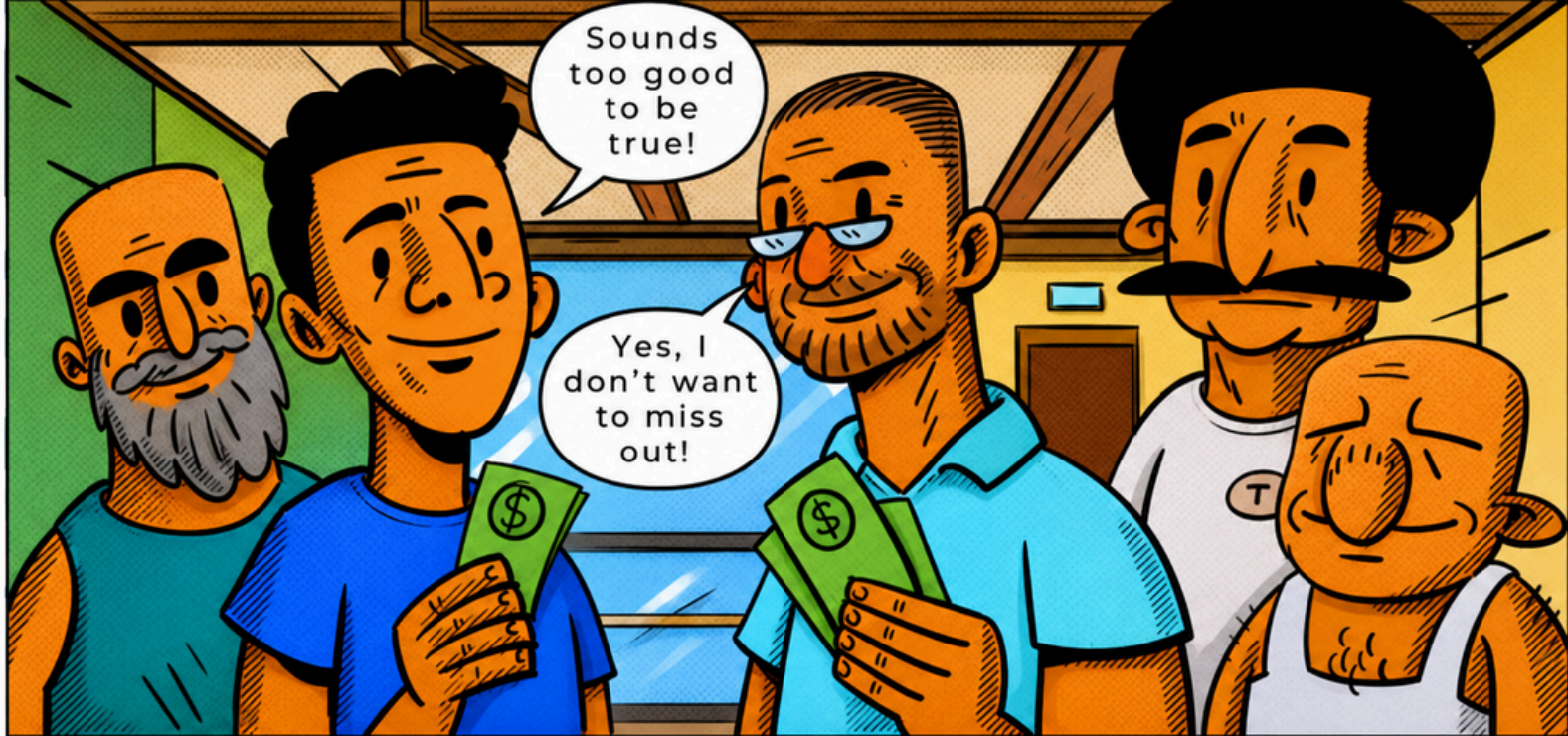


BUBU'S GOLDEN SOCIAL MEDIA RULE:

- **SLOW DOWN:** *If a friend or family member asks for urgent money or says they have a new number, stop.*
- **VERIFY:** *Always call them directly on their trusted, old number to hear their real voice and confirm the truth.*
- **KEEP SECRETS:** *Do not share too many personal details online, like where you live or your birthday, because scammers use that to trick you.*

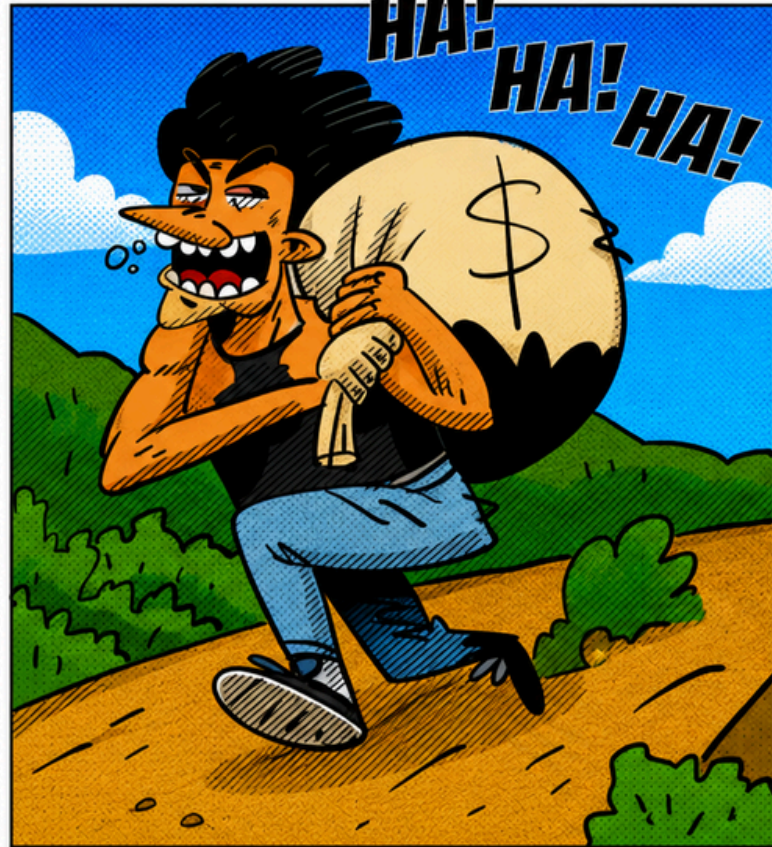


The next week, Seka sees an advertisement shared in a local chat group. It promises a shortcut to getting rich quickly with no effort.



Seka wants to join, seeing that some neighbors are also talking about it. This is the trap of TRUSTING THE CROWD.

Scammers use fake reviews, fake certificates, and dazzling promises to make their schemes look popular and legitimate. They want you to feel like everyone else is getting rich so that you get excited and give your money without asking questions.



In these easy-money pyramid schemes, the early people might get a little bit, but very soon the coordinator vanishes into thin air with everyone's hard-earned savings, leaving the village broken.



BE THE GUARD FOR YOUR COMMUNITY!

Anyone can be targeted by a scammer, but we can protect our village by holding up our three golden shields:

- 1. STOP: Do not give money, phone codes, or personal details to anyone in a hurry.*
- 2. CHECK: Ask yourself if the story could be fake. Talk openly with your family, your elders, or your neighbors.*
- 3. PROTECT: If something feels strange or too good to be true, say NO, delete it, and report it.*

CONSUMER
COUNCIL OF FIJI
**National Consumer
Helpline: 155**



You do not have to fight scammers alone!

If you or someone in your village has been tricked, has lost money, or spots a suspicious message, do not stay silent and do not feel ashamed. Speaking up protects others!

Report it immediately to the protectors of consumers: Consumer Council of Fiji!

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Together, we can build a national defense against digital fraud.



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