



FINANCIAL INTELLIGENCE UNIT

Republic of Palau

Safeguarding the Republic of Palau Against Illicit Financial Activity

Surangel & Sons Bldg., 2nd Floor, Ernguul Road, Ikelau, Koror; P.O. Box 10243 Koror, Palau 96940 • Tel: (680) 488-5080 • palaufiu.org

FOR IMMEDIATE RELEASE

Financial Intelligence Unit Warns Public About Social Media or Messaging Platform “Friendship” or “Romance” Scams

Koror, Palau — April 27, 2026

The Financial Intelligence Unit (FIU) is issuing a warning about a growing number of online and messaging platform scams primarily targeting senior citizens.

Scammers tend to be people located in other countries targeting people in Palau using social media or messaging apps. Scammers generally start by sending friend requests and messages to make contact with the victim through Facebook, Instagram, Snapchat, WhatsApp or other social media apps. After that, the scammer works to make the victim trust them by sending engaging messages and talking to the victim often over the course of weeks or even months. Once the scammer has the victim’s trust, they make up a story: it may be that they have an emergency, a business idea, will provide prayers and healing for something the victim is facing, a promise of money or prizes, or another story. Then they ask for money.

Many victims are tricked into sending money through bank transfers, money remitters, or other payment methods outside of Palau. Once the scammer gets the money, the scammer disappears. Because the scam is international, the chance of the victim getting their money back or the scammer being prosecuted is low, even if the victim reports it. The FIU asks everyone to be alert when using social media.

The FIU asks that families talk to their elder relatives about these scams and to watch for unusual money activity or behavior.

Warning Signs and How to Protect Yourself

Warning Signs:

- Friend requests from people you do not know.
- Someone trying to become very close very quickly.
- Stories about needing money urgently
- Promises of prizes or packages if you send money.
- Asking to move chats to private messaging apps.
- Refusing to meet in person or do video calls.

How to Protect Yourself:

- Do not accept friend requests from people you do not know.
- Do not share personal or money information online.
- Do not send money to someone you only know online.
- Check who the person really is before trusting them.
- Talk to family or authorities if something feels wrong.

Who to Contact if You are Scammed

If you are a victim of a scam, you can report it to the Bureau of Public Safety (488-2412) and/or the Office of the Special Prosecutor (767-3291, www.palauosp.org). You may also want to seek private counsel.

End of Release