

MONEY MULING

Direct contact
in person or
through email

Social media (i.e.
Facebook posts on
closed groups)

Seemingly
legitimate job
adverts
(i.e. 'money
transfer agents')

Online
posting



Instant
messaging
apps

The mule is a person who transfers illegally obtained money between different payment accounts, very often in different countries, while earning a commission payment



Criminals recruit victims using different methods

They can even copy a genuine company's website and have a similar web address to make the scam seem authentic



The most targeted profiles are:

- Newcomers to a country
- The unemployed, students and people in economic distress
- Men (more likely than women) particularly those aged 18-34

WARNING SIGNS TO LOOK FOR



Acting as a money mule is illegal and allows organised crime groups to launder and move funds around the world easily

Unsolicited emails or contact over social media promising easy money

Adverts claiming to be an overseas company seeking 'local/national agents' to act on their behalf

Job opportunities offering significant money for little to no effort without listing education or experience requirements

An e-mail address associated with the offer using web-based services (Gmail, Yahoo!, Hotmail, etc.) instead of an organisation-based domain

Job duties are not described, except using your bank account to move money around

Poor sentence structure with grammatical and spelling mistakes

All interactions and transactions regarding this job will be done online

WHAT CAN YOU DO?

- ▶ If you have received suspicious e-mails, do not answer them or click on any links
- ▶ Check the details of any company that makes you a job offer (particularly if located overseas)
- ▶ Never provide your bank account details to anyone unless you know and trust them
- ▶ If you think you are involved in a money muling scam, stop transferring money immediately. Notify your bank, the service you used to conduct the transaction, and your national police

#dontbeaMule

