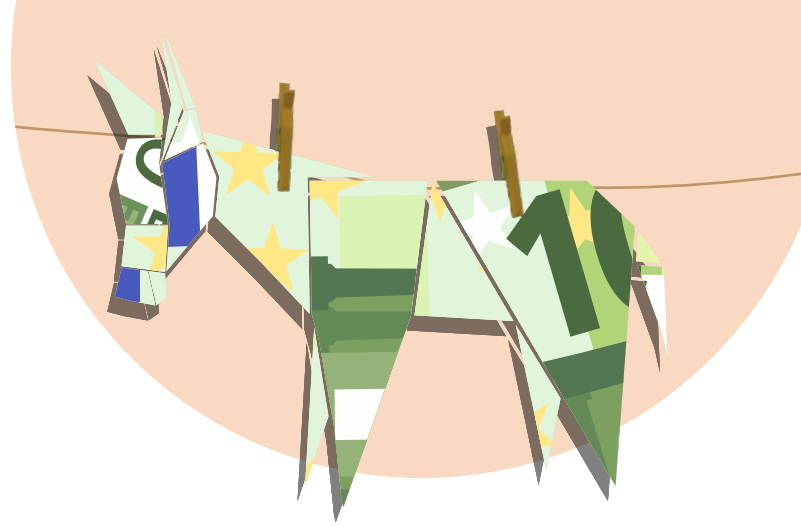









MONEY MULING



A way to launder money

A money mule is a person who agrees to receive and transfer money, in a return for a payment or promise, while showing little or no regard for the possible criminal source of this money.

WARNING SIGNS




-  Unsolicited contact promising easy money.
-  Job adverts from overseas companies seeking 'local/national agents' to act on their behalf.
-  Poor sentence structure with grammar mistakes.
-  The sender's email address is likely to use a free web-based service (Gmail, Yahoo!, Hotmail, etc.) not matching the company's name.
-  No education or experience requirements listed.
-  All interactions and transactions regarding the job will be done online.
-  The specifics of the job always include using your bank account to move money.

Methods used by criminals to recruit mules:

- ▶ direct contact in person or through email
- ▶ instant messaging (e.g. WhatsApp, Viber, Telegram)
- ▶ social media (e.g. Facebook, Instagram)
- ▶ online pop-up ads

! In order to make the scam authentic, they can copy a genuine company's website with a similar URL.

Most targeted people:

-  People under 35, including minors
-  Newcomers to a country
-  Unemployed, students and people in economic distress

PREVENTION TIPS

- ▶ Research any company or person that offers you a job.
- ▶ Never provide your bank account to anyone unless you know and trust them.
- ▶ Decline any easy money offers. If it sounds too good to be true, it probably is.

What can you do?

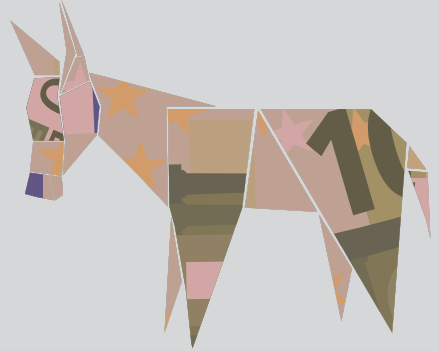
If you think you are involved in a money mule scheme, stop transferring money immediately. Notify your bank or payment provider and report it to your national police.

#dontbeaMule

Don't be a Mule!

If someone asks you to move money through your bank account in exchange for cash, they are asking you to be a money mule.

This is money laundering, it's illegal, and the consequences can be severe for you.



Easy money without effort?

Too good to be true!



- ▶ A stranger approaches you in person and asks you to move money through your bank account in return for a profit.
- ▶ The opportunity to make easy money is presented as risk-free.
- ▶ You are told what to do and how much others have already earned for doing the same.
- ▶ For different reasons, money launderers will always ask for your bank account number or ask you to open a new one.
- ▶ You will be helping criminals to anonymously move illegal funds around the world.

It's not worth it

- ▶ You could be physically attacked or threatened with violence if you don't continue to help the criminals.
- ▶ You may not be able to receive social benefits in the future.
- ▶ You could face a prison sentence, a fine or community service.
- ▶ Your bank account can be closed and you won't be able to open a new one.



Don't help criminals

- ▶ Never open a bank account at the request of somebody you just met.
- ▶ Never provide your bank account details to anyone unless you know and trust them.
- ▶ Be cautious of unsolicited offers of easy money. If it sounds too good to be true, it probably is.



**Do you think you may be involved
in a money muling scheme?**

**Stop transferring money immediately.
Notify your bank or payment provider and your national police.
Get help from your local council.**

#DontbeaMule



#EASYMONEY

#QUICKCASH

#MONEYLAUNDERING

If someone asks you to move money through your bank account in exchange for cash, then they are asking you to be a money mule.

**Consequences
can be severe**

A money mule is a person who transfers money (digitally or in cash) received from a third party to another one, obtaining a commission for it.



Criminals can contact you via:

- ▶ social media (e.g. Facebook, Instagram, Snapchat)
- ▶ instant messaging apps (e.g. WhatsApp, Viber, Telegram)
- ▶ fake job offers (e.g. 'money transfer agents')
- ▶ online pop-up ads
- ▶ direct contact in person or through email



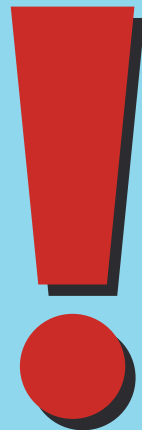
It's not worth it



Easy money without effort?

Too good to be true!

A stranger reaches out to you and asks you to move money through your bank account in return for a profit



The opportunity is presented as risk free

You are required to provide your bank account number

You are offered an extra commission if you bring in more money mules

You are told what to do and how much others have already earned for doing the same

Don't be a link in the money laundering chain

Never provide your bank account to anyone unless you know and trust them

Don't disclose your online banking login details or card details (e.g. PIN number, CVV number)

Be cautious of unsolicited offers promising easy money

Be wary of job offers where all interactions and transactions are done online

Research any company and person that makes you a job offer



Money Muling = Money Laundering

Acting as a money mule allows criminals to anonymously launder the proceeds of their criminal activities.



Do you think you may be involved in a money muling scheme?

Stop transferring money immediately. Notify your bank or payment provider and your national police. In addition, if the interaction happened through social media, report the account to the platform provider.



Do you think someone you know might be involved in a money muling scheme?

Warn them about the consequences. Urge them to stop and report it to the police as soon as possible.