

DO YOU REALLY KNOW..



..HOW MONEY MULING WORKS?



A money mule is someone that's recruited, sometimes unwittingly, by criminals to transfer illegally obtained money between different bank accounts. Money mules receive the stolen funds into their account, they are then asked to withdraw it and wire the money to a different account, often one overseas, keeping some of the money for themselves. Even if you're unaware that the money you're transferring was illegally obtained, you have played an important role in fraud and money laundering, and can still be prosecuted. Criminals will often use fake job adverts, or create social media posts about opportunities to make money quickly, in order to lure potential money mule recruits.

 **£24bn**

The annual cost of serious and organised crime in the UK.

NCA - National Strategic Assessment of Serious and Organised Crime 2015

 **14 yrs**

Money muling carries a prison sentence of up to 14 years.

 **93%**

Of residents in a money muling hotspot area didn't know what a money mule is.

Financial Fraud Action UK

BEHAVIOURS THAT PUT YOU AT RISK..



Responding to job adverts, or social media posts that promise large amounts of money for very little work.

Failing to research a potential employer, particularly one based overseas, before handing over your personal or financial details to them.

Allowing an employer, or someone you don't know and trust, to use your bank account to transfer money.

HOW TO PROTECT YOURSELF..



Be extremely cautious about offers or opportunities to make easy money, and never give your financial details to anyone you don't know and trust.

Legitimate employers won't ask you to use your own bank account to transfer their money. Don't accept any job offers that ask you to do this.

Be especially wary of job offers from people or companies overseas, as it will be harder for you to find out if they really are legitimate.