

Money Mules

A money mule is someone who serves as an intermediary for criminals to transport **FRAUDULENTLY GAINED MONEY** to fraudsters. The use of intermediaries makes it difficult to figure out the identity of the fraudster.

Telephone scams

Recruitment is done in person and online and can come in the form of job adverts or social media posts that promise large amounts of money for very little work.

Frequent job titles used are “Transaction Specialist”, “Payment Processing Agent” and “Money Transfer Agent” to name a few in an attempt to give the job some credibility yet there is **NEVER MUCH OF AN EXPLANATION** as to what the job actually entails....

Gang members will also use accomplices who present as educated, smart and successful to befriend students in social settings in order to recruit them as Money Mules. Their accomplices appear and project to lead the “jet set” lifestyle” and are more than happy to share with you how you can lead such a lifestyle without much effort. The accomplice may claim not to be able to pay money into their own bank account and therefore need to use your bank account.

Even if you was unaware that you was acting as a Money Mule you are **STILL LIABLE TO PROSECUTION** as you will be deemed as having played a pivotal role in fraud and money laundering. Ignorance will not be accepted as a defence and prosecution for this offence **COULD RESULT UP TO 14 YEARS IN PRISON.**

Social media is also used to convey the image of a lifestyle that many people can only dream of. This can include photographs of wads of money, fast cars and luxury holidays to entice you into what appears to be a world of glamour. Once the seed of temptation has been sown you are then urged to contact them for the supposed “secret recipe” for “success”.

How Can I prevent this?

NEVER GIVE OUT YOUR FINANCIAL DETAILS to anyone and do not accept any job offers which ask you to do this.

VERIFY ANY COMPANY you are applying for a job with to ensure their legitimacy even if the advert appears to be on what you deem to be a legitimate site.

BE WARY OF FAST EMERGING FRIENDSHIPS especially if you are asked to “help out a friend” by allowing them to transfer monies via your bank account.

Remember that social media allows anyone to reinvent themselves in any which way they please. Just because social media suggests that someone has a perfect and aspirational lifestyle **IT DOES NOT MEAN IT IS TRUE.**

The reality is that there is **NO LEGAL QUICK FIX WAY** of becoming rich overnight even if someone is claiming otherwise.....



Useful contacts

www.thamesvalley.police.uk Tel: 101 / 999

www.victims-first.org.uk

www.getsafeonline.org

www.actionfraud.police.uk Tel: 0300123 2040

www.ageuk.org.uk

www.cyberaware.gov.uk

www.citizensadvice.org.uk

www.nationaltradingstandards.uk

Please contact Thames Valley Police for more details via telephone dialling 101, or visit our website at www.thamesvalley.police.uk

