MONEY MULING

Direct contact in person or through email
Seemingly legitimate job adverts (i.e. ‘money transfer agents’)
Online posting
Social media (i.e. Facebook posts on closed groups)
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

Unsolicited emails or contact over social media promising easy money
Job opportunities offering significant money for little to no effort without listing education or experience requirements
Job duties are not described, except using your bank account to move money around
All interactions and transactions regarding this job will be done online

Adverts claiming to be an overseas company seeking ‘local/national agents’ to act on their behalf
An e-mail address associated with the offer using web-based services (Gmail, Yahoo!, Hotmail, etc.) instead of an organisation-based domain
Poor sentence structure with grammatical and spelling mistakes

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