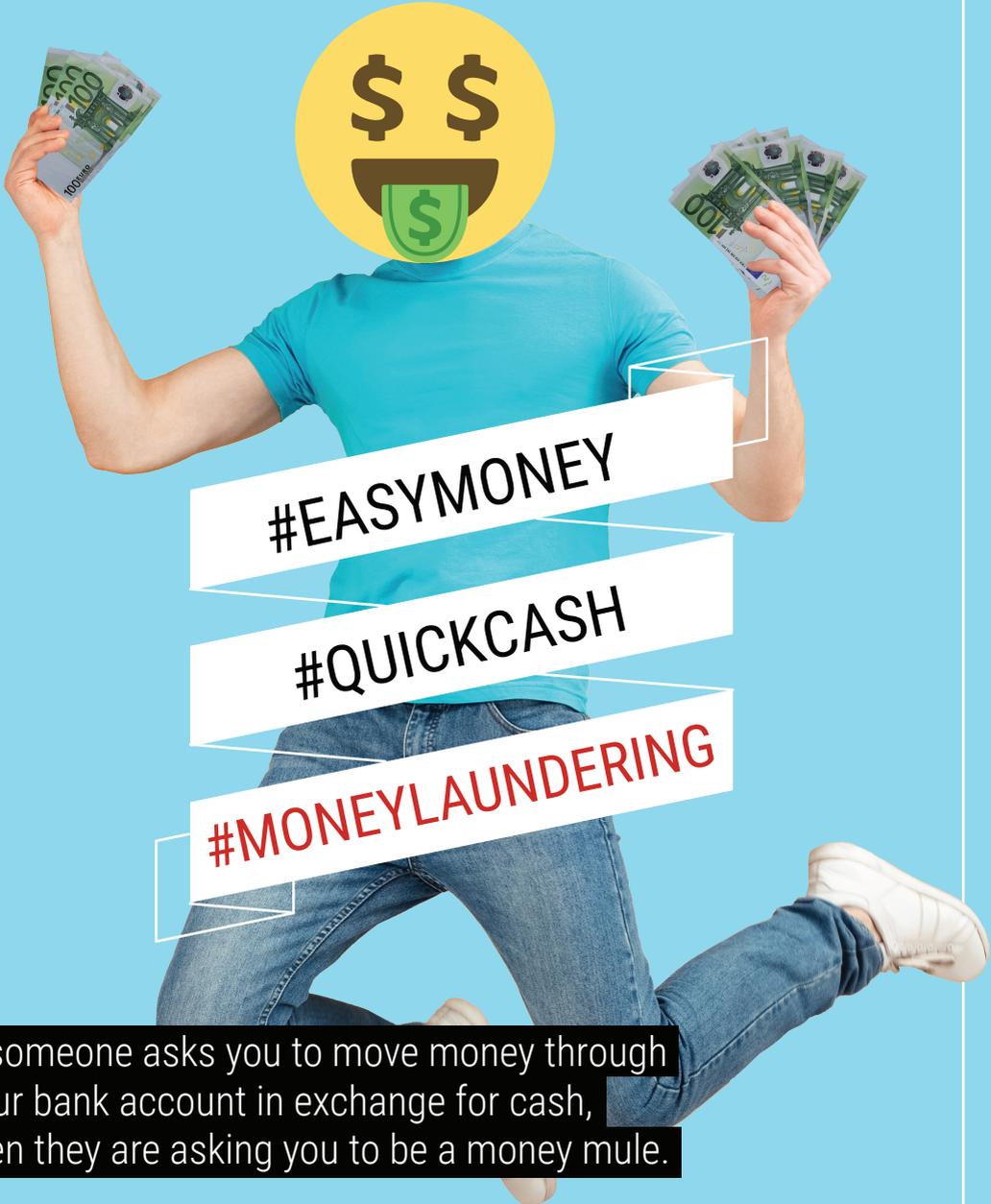


# #DontbeAMule



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**

You could be physically attacked or threatened if you don't continue to cooperate with the criminals

You might not be able to get a student loan or a mortgage

Your bank account could be closed down and you won't be able to open a new one or get a credit card

You could face a prison sentence, fine or community service

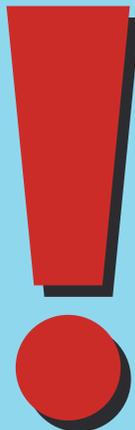


### **Easy money without effort?**

#### **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

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



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

### **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.