

MONEY MULE WARNING

We are aware that students are being targeted to be money mules across the Greater Manchester area.

What is a money mule?

Money mules are 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.

How does it happen?

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.

What is the money used for?

To fund Serious and Organised crime including terrorism, trafficking, drugs and weapons.

What happens when the money mule gets caught?

- They could go to prison for up to 14 years.
- Their bank account will be closed.
- They will find it difficult to get loans or contracts.

How can I avoid money mule schemes and protect a young adult?

- Education - be wary of strangers contacting you on social media.
- Do not give out your bank account details.
- Be wary of offers of easy money.

If you think you know someone is recruiting mules, you can protect victims by reporting them. Call local police on **101** or **999** in an emergency. If you prefer not to give your details to the police, you can contact the independent charity **Crimestoppers** 100% anonymously online or by calling **0800 555 111**.

Report it if you're a victim of fraud

Report all incidents of fraud to Action Fraud, the UK's national fraud and cyber crime reporting centre, via their website or contact **0300 123 2040**.



ActionFraud
Report Fraud & Internet Crime
actionfraud.police.uk

Crimestoppers.

0800 555 111

100% anonymous. Always.