

2nd October 2020

Starting on 5<sup>th</sup> October is a weeklong law enforcement campaign to increase awareness of Modern Day Slavery and Human Trafficking, in particular focusing upon child exploitation. As a result, the content of this EFAS has changed slightly in line with this campaign.

**DON'T BE FOOLED**



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## Money Mules

Criminals will sometimes try and launder money through the bank accounts of innocent people under a number of different disguises.

Fraudsters may ask you to receive money into your bank account and transfer it into another account, keeping some of the cash for yourself. If you let this happen, you're a money mule. You're involved in money laundering, which is a crime.

You might be approached by fraudsters online or in person. They might post what looks like a genuine job ad, then ask for your bank details.

Once you become a money mule, it can be hard to stop. You could be attacked or threatened with violence if you don't continue to let your account be used by criminals.

Don't Be Fooled by offers of quick cash.

Criminals need money mules to launder the profits of their crimes. Mules will usually be unaware of where the money comes from – fraud, scams and other serious crime – or where it goes.

For more information and advice regarding money muling, visit:  
[www.moneymules.co.uk](http://www.moneymules.co.uk)



If you or someone you know is vulnerable and has been a victim of fraud, please call **Essex Police** on 101  
Report fraud or attempted fraud by contacting **Action Fraud** at [actionfraud.police.uk](http://actionfraud.police.uk) or call 0300 123 2040

Keep up to date with fraud and  
do **even more** Online **at** [essex.police.uk](http://essex.police.uk)



## WHAT IS A MONEY MULE?



### 1. STRANGER

You talk to a stranger who is offering easy money for very little work

### 2. BANK DETAILS

They convince you to hand over your bank details or card

### 3. MONEY TRANSFER

Money is transferred into your account & you pass it on or withdraw it











### 4. CUT OF THE CASH

You get to keep a portion of the cash for yourself

### 5. CRIMINAL OFFENCE

**Congratulations!**  
You are now a money mule & have committed a criminal offence

## When you're caught:

-   Your bank account will be closed.
-   You will find it hard to access further student loans.
-   It will be difficult to get a phone contract.
-   You will have problems applying for credit.
-   You could go to prison for up to 14 years.

Becoming a money mule can have serious consequences for you and for others.

Illegally obtained money from money mule accounts can be used to fund other organised crime including:

- Human Trafficking
- Child Exploitation
- Terrorism

Watch the film created by UK Finance and Cifas to see the devastating crimes you enable by acting as a money mule:

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Apply now.

Easy job, big  
cash pay outs.

No experience  
necessary.

**\*must be willing  
to provide bank  
details and break  
the law.**

Earning money by receiving and transferring cash for someone else makes you a money mule. When you're caught, your bank account will be closed and you'll find it hard to access further student loans, get a phone contract or apply for credit.

**DON'T BE FOOLED** Visit [www.moneymules.co.uk](http://www.moneymules.co.uk) to find out more.



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