



**MONEY  
SMART**

An education programme from

Danske Bank

Welcome to

# Money Smart

By Danske Bank

# Fraud – Money mules

## What we will discuss today

- What is a Money Mule?
- How does it affect me?
- What can happen?
- What signs should I look out for?
- How to protect myself?
- Where to get support?





# What is a money mule?

A money mule is a person who transfers money acquired illegally and becomes involved in money laundering.

Usually, the mule is paid for services with a small part of the money transferred.



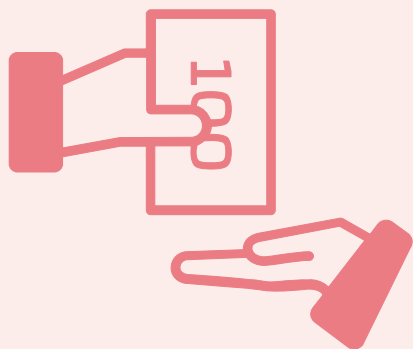
## In English...

Criminals ask you to receive money into your bank account and transfer it to another account, keeping some of the cash for yourself.

If you do this willingly and let this happen, you are a money mule and involved in money laundering - which is a crime.

# What can happen?

It may seem like an easy way to get money, but as well as being illegal, you will be helping to fund serious crime such as people trafficking and drug dealing.  
**Don't be fooled by the offers of quick cash.**



# What might happen?

What do you think might be a consequence of becoming a money mule?

What might happen to you?



# What can happen?

When you're caught...

- A **prison** sentence of up to **14 years**
- Your bank account will be **closed**
- You'll find it hard to access finance, including student loans. Can be difficult to get a phone contract
- You will have problems applying for credit when you need it (credit cards; personal loans; mortgages).

A large, stylized, light red letter 'A' is positioned on the right side of the slide. It is a simple, bold font with a slight shadow effect.

# What to look out for?



# What to look out for...

- 'Earn from the comfort of your own home.'
- 'Make £250 a week. No experience necessary.'
- 'Easy job, big cash pay outs.'
- 'Instant money. Minimal hours.'
- 'Must be willing to provide bank details.'
- 'WANTED: UK bank account holders. Make £500 - no experience required.'



# 'Earn from the comfort of your own home'

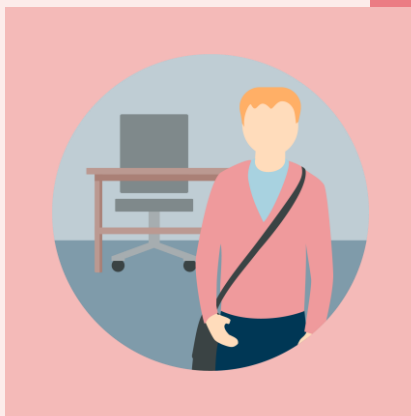
Be wary of job offers where all interactions and transactions will be done online.



**‘Make £250 a week.  
No experience necessary.’**

Be cautious of unsolicited offers of easy money. If it sounds too good to be true, it probably is.





## 'Easy job, big cash pay outs.'

Be wary of job offers from overseas. It will make it harder for you to find out if they are legitimate.



# 'Instant money. Minimal hours.'

Be wary of job ads that are written in poor English with grammatical errors and spelling mistakes.



# 'Must be willing to provide bank details'

Research any company that makes you a job offer and make sure their contact details are genuine.

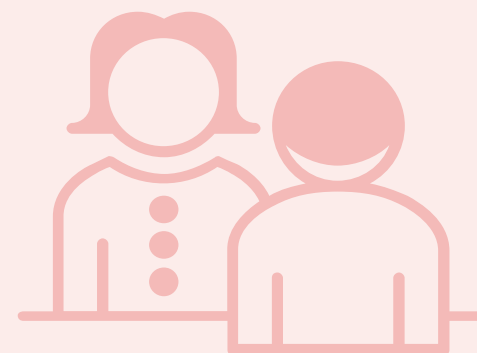
Don't give your bank account details to anyone unless you know and trust them.



# Discussion

How do you think you could be approached by a criminal to be a money mule?

How could you protect yourself online?



# How to protect yourself

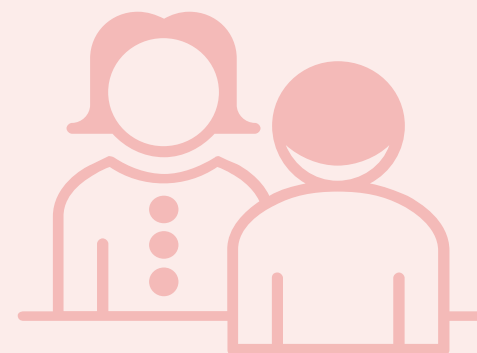
- Do not give your bank details to anyone, unless you know and trust them.
- Be wary of unexpected offers of easy money, if it sounds too good to be true it probably is.
- Look out for suspicious job offers, easy money or anyone trying to pressure you into giving your bank details.
- Fully research employers before you take jobs with them - and never allow an employer to send you money through a bank transfer to be moved elsewhere.



# Discussion

Had you heard of money mules before now?

Do you feel confident you could  
Challenge suspicious contact online?



# Where to get more support

Money Mules site - [www.moneymules.co.uk](http://www.moneymules.co.uk) - an information and awareness site from UK Finance and CIFAS.

Scamwise NI - <https://www.facebook.com/scamwiseni/> - a local initiative sharing scams and awareness in NI .

Take Five - <https://takefive-stopfraud.org.uk/> - a UK Finance awareness and education initiative.

Your bank - contact us anytime in branch or on the phone, or contact your own bank.

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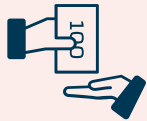


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# Top Takeaways



## 'Easy money'

If it looks too good to be true, it probably is.



## Don't give your bank details away

Only ever give your bank details to people you know and trust. If for a job, be sure to research the company well.



## Stop.

If it's happening now, STOP immediately. Get in touch with the Police and your bank.