

7th September

Money mules and online 'get rich quick' scams

Scammers 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. The money mule then agrees to share their bank details so cash can be deposited into their account for them to follow instructions to send it into another bank account, keeping a small amount for themselves.

Clients should look out for:

- cash or rewards in exchange for the use of their bank account
- social media posts promoting easy ways of making money
- job adverts that promise the chance to work from home, for high sums, little work and with no experience necessary.

Clients can protect themselves by:

- not accepting job offers asking them to use their own bank account to transfer money - legitimate companies don't do this
- being especially wary of job offers from overseas as it will be harder to find out if they really are legitimate
- not giving their financial details to someone they don't know and trust.

[The police:](#)

- explain how money muling works, including funds being used for more serious and violent crime and the possibility of being prosecuted for involvement in money laundering
- encourage parents to look out for tell-tale signs that their child may be being used as a money mule

- recommend reporting to Action Fraud or speak to Citizens Advice Action service.
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Citizens Advice Scams Action service

Get free, impartial and confidential help with online scams



0808 250 5050 (free from mobiles and landlines)

Monday - Friday 9am - 5pm



citizensadvice.org.uk/scamsaction