**Beware of the Money Muling Scam**

Money mules are recruited, sometimes unwittingly, by criminals to transfer illegally obtained money between different bank accounts. This is a form of money laundering, which is illegal those involved or caught being a money mule are likely to find their bank account closed, can face a criminal record and in some cases a prison sentence.

Six out of ten money mules are under 30. Most are recruited between the ages of 17 and 30, criminals are increasingly targeting students, online, in-person or even through friends and family.

**How can I protect myself?**

* Be suspicious of job adverts that offer the chance to earn quick and easy money – stick to reputable job sites
* Don’t sign up for any opportunity without undertaking proper research into the prospective employer, e.g. do they have an online presence? Are the contact details legitimate? Is it based overseas?
* Don’t engage with any online posts offering large sums of money
* Don’t accept message requests from people you don’t know, and if you receive a message with a link to click from a friend, speak to them in person before you respond
* Don’t share bank and person details with anyone you don’t know or trust – even among friends and family. If someone asks to ‘borrow’ your account, say no!
* Always remember that if you aren’t sure about the source of money, it could have come from criminal activity, and you could unwittingly be laundering money and end up with a criminal conviction.

**What should I do if I’m suspicious?**

* Report it by calling the local police on 101
* Contact the [HMRC Fraud hotline](https://www.gov.uk/report-tax-fraud)
* Contact the independent charity [Crimestoppers](https://crimestoppers-uk.org/give-information/forms/give-information-anonymously)

For more information visit [Crooks on Campus](https://crooksoncampus.co.uk/crooks-on-campus-project/)