Money Mules (financial agents)

Time and again, criminals are using attractive-looking job offers to recruit people as "money mules", to transfer criminally obtained funds abroad. Anyone participating in such "deals" is committing an offence.

Protect yourself by...

- principally remaining suspicious of lucrative job offers with a chance of making money quickly without any corresponding effort.
- never offering the use of your bank accounts to any third parties.
- only ever passing on your bank and personal details to people who you know personally and who you trust.
- never withdrawing or transferring money from your account where you are not absolutely certain of its origins. Ask your bank to transfer back any such funds to the sender.
- never sending any money on behalf of third parties to any recipients who you don't really know – least of all by mail or via a money transfer service.
- obtaining in-depth clarification on the supposed employer and informing yourself about what is expected from you in detail.
- immediately reporting this to the police if you are offered any jobs involving the receipt of money into your bank account for you to pass on in any shape or form.

Time and again, criminals are trying to recruit credulous people to become so-called financial agents for their criminal dealings by placing job offers on various online platforms (e. g. networks like Facebook) or fictitious websites. Those job offers promise high commissions for little work, and usually don't require people to have any previous training or expertise. These supposed companies frequently have a very credible website or abuse the name of some actual companies for their ends.

In the context of this purported employment, people are to receive funds into their own bank accounts to withdraw and then pass them on abroad by mail (letter/parcel), using a money transfer service or in some other manner. They are now increasingly also requesting assets to be exchanged for crypto currencies (e. g. Bitcoins). In return, people are allowed to retain a commission. These funds almost always originate from criminal activities, for instance involving Internet crime or drug or human trafficking.

Although financial agents are not directly involved in those criminal activities, they are guilty of money laundering, since they are assisting criminals with moving their funds and disguising the money's illegal origin.

Info sheet:

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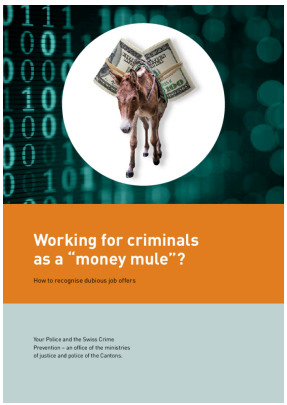

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