

# Warning to students – don't get caught by mule scams



Job offers that involve transferring money or goods for someone you don't know are nearly always a scam. Criminals are trying to use you as a money mule to transfer and disguise their proceeds of crime.

***Participating in these scams and transferring this money could lead to a police investigation and criminal charges against you for your part in a criminal enterprise. This activity is also unacceptable to banks and may result in the withdrawal of your banking facilities.***

This fact sheet, compiled by the Australian Bankers' Association (ABA) and the Australian Federal Police (AFP), will help you recognise these types of scams and avoid becoming involved in unlawful activity.

## WHAT IS A MONEY MULE?

Money mules are the 'middlemen' for criminals who have stolen funds. The criminals need a mule to help cover their tracks and transfer the stolen funds around or out of the country on their behalf.

Typically, a money mule will be requested to receive funds into his or her own bank account and then to send those funds to someone else's account (as nominated by the criminal to the mule). The funds might be transferred using bank accounts (either in person at a branch, or via an ATM or the Internet) or through a money or wire transfer service.

Mules are usually offered a 'commission' by the criminal for their part in the criminal enterprise, which is normally a small percentage of the stolen funds, as payment for their services. A 'commission' for the mule's role in the crime need not be provided in cash or via funds placed into your bank account. In variations of these scams, the mule may receive their 'commission' by being provided with goods in return for the service they are providing, rather than a cash commission. For example, if you act as a mule, the criminal may offer you goods as your 'payment' for your part in the mule scam. The goods might include things like laptop

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computers, Personal Digital Assistants (PDAs) or mobile phones. These goods themselves have usually been purchased by the criminal with stolen funds. Make no mistake: receiving these goods is receiving a 'commission' for playing your part in a crime. If you receive a benefit of any kind, you may be found to have received a benefit relevant to your role in the crime.

## MONEY MULE SCAMS – HOW THEY WORK

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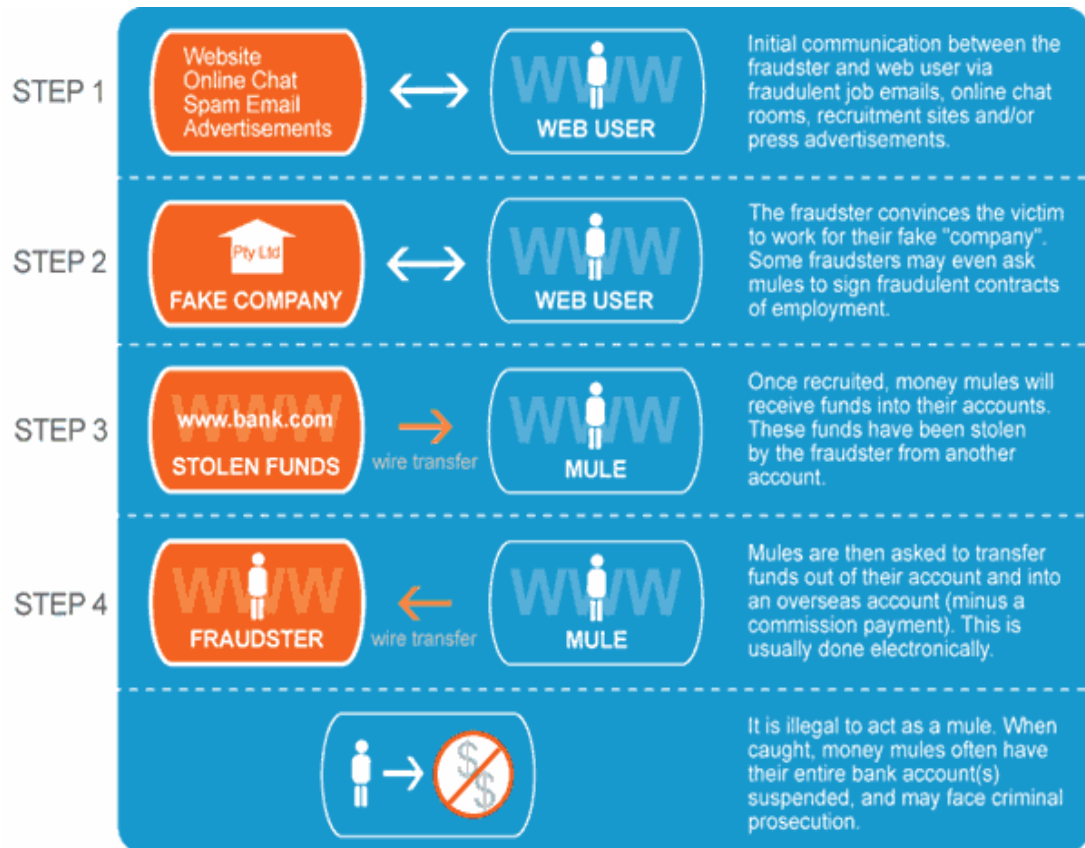
Australian law enforcement and the banks have generally seen that criminals recruit unsuspecting innocent people in their illegal activities through:

- 1) Job scams** - fraudulent employment advertisements are posted online or e-mails are sent to random addresses promising quick commissions in return for receiving money or goods and transferring it elsewhere. These are not legitimate jobs!!
- 2) Romance scams** – singles are asked to receive money and send it elsewhere duped by the promise of a relationship.

Criminals may also use online chat rooms, social networking sites, hoax websites, fake advertisements and fake profiles to recruit mules and to try to persuade people to take part in criminal activity. There have also been cases of people being approached directly to become a mule where they have published their resumes online.

The AFP and the ABA advise that you should ignore these approaches and immediately delete suspicious e-mails and/or ignore online contact. (Fact sheet continues over the page)

The following diagram illustrates how a mule scam is perpetrated:



(Source: Australian Federal Police)

### EXAMPLE OF A JOB SCAM RECRUITING MULES VIA E-MAIL

Money mule advertisements or offers can take a variety of forms and the criminals may additionally use a fake website to add authenticity to the scam. Some of the adverts can direct you to websites which can infect your computer with viruses.

The criminals can also use spam e-mail to reach millions of addresses in the hope they will convince a person to respond to the offer. The criminals prey on people who need to make extra cash quickly and easily by offering jobs that only require you to have Internet access and to only work a few hours a week.

Not only do the criminals use you and your bank account to transfer their stolen funds, but they may also steal your money from your bank account as well.

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If you are looking at any job offer that sounds a bit like this, you should ask yourself the following questions:

- Why is no interview conducted for the job offer?
- Why would someone whom you have never met entrust you with their money?
- Why do they need your banking details?
- Why do they need to transfer money via Australia when their 'employer' (the criminal) is located in another country?

These circumstances are highly unusual and should raise your suspicion.

Below are two examples of scam e-mails that attempt to recruit a mule through a job offer.

The first e-mail is an example of the victim being asked to move money through bank accounts for a 'commission':

*From: alexis luong*

*Sent: Tuesday, 5 February 2010 11:37 PM*

*To:* [REDACTED]

*Subject: start your career with us*

*Welcome to the Service!*

*We are very glad that you wish to join our team, will be delighted to have you work with us. The position of Assistant provides support filling the transactions of our customers.*

*We deal exclusively with private clients- that have special requirements for high speed of receiving funds for their business.*

*This way we can offer a new kind of financial and banking service to our clients - and we would like you to work as an Assistant (part-time job 3-4 hours a day except holidays).*

*At first your work would be very basic, yet meticulous -you will make transfers for our clients to suit their needs. Our managers will assist you during the trial period and explain everything you will need to know.*

*We offer an extremely competitive graduated salary: for the first month you will receive up to \$2000 for your work the next month your salary will be increased if you do your work accurately and on time.*

*Now you are only one step away from successful career.*

*All you need is to send an e-mail to:*

*With phone numbers and times to reach you, and one of our representatives will contact you and answer all your questions.*

*Thank you in advance,*

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The second e-mail example we have provided below is more sophisticated.

Here, the victim is asked to become a 'data entry' clerk for the company. When you accept the job offer you may be asked to provide the company with an 'administration fee' before they send you further details of the job. You dutifully send your money off (which you will never see again!) and the company then asks you to receive or transfer funds. In other words, you are asked to become a money mule for them, just not in so many words!

You will notice that the e-mail contains weblinks which have been removed. Many of the mule scams being used have weblinks that contain malware (malicious software) which automatically downloads itself onto your computer.

Most of this malware is designed to enable the criminal to infiltrate your computer so that they can steal confidential information about you. That might include passwords, your Internet banking logins or even sensitive personal information like your date of birth and Tax File Number (TFN). You may not even know that the malware has been installed on your computer. The criminals figure that if they can't use you as a mule, they might as well try to steal your identity for their own future use in their criminal acts.

That's why it's important to delete any e-mails from sources you don't recognise – don't even open them and never click on a link in an e-mail from someone you don't know or recognise.

To: [REDACTED]

Subject: LEGITIMATE WORK from home data entry job

The following news release from [REDACTED] Corporation has been forwarded to you by Cathy at

If you wish to stop receiving these news releases, please contact the sender. Comments from the sender:

Dear Friend,

My name is [REDACTED] If you're interested in Making Money and Improving Your Life, then please pay careful attention to this letter.

Would you like to earn an EXTRA \$200 EVERYDAY? for just 15 minutes work? You could quit your job and make double the money at home working for yourself.

Companies are currently looking for data entry workers worldwide to enter data online. Rates of pay are excellent from \$200 a day and up. We have over 100,000 current members earning extra money from their own home.

You don't need any prior experience to work entering data; access to the internet is all that is needed. You can simply follow our step by step guide and work whenever you want for how long you

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*want. You will be in control of your own working hours, the more you work the more you earn. We have many students, work from home moms and retired men and women who are making extra cash, We lead you by hand to earning a substantial income online!*

*Here and Have a look:*

*Anyone can do it - It really is easy, you can simply signup for data entry accounts which we tell you then submit the forms with the data we provide and lastly watch your account as money adds up daily. These companies need people like you to enter data as it spreads word about their products helping them to generate sales. This is how they can pay you so much; they are splitting their profits with you. You will be paid via check, wire transfer or.*

*This work is fully legal; You may enter data for over 70,000 different companies. We provide an online catalog of companies, organized into relevant categories (health, money, employment etc). Simply look for companies you would like to join according to how much they pay. You will never submit any forms with data that is objectionable.*

*Again it takes just minutes to signup with each company, and it is 100% FREE. Our Top member is earning \$600 - \$1000 every day, why couldn't you?*

*Our most dedicated members are earning \$200+ every day the more forms you submit usually the more money you will make. The amount each company pays varies from \$20 - \$100 per form. This money will mount in your account every day!*

*Be a member by clicking join us button at this link:*

*This is a one time adv. e-mail only and you won't received further mailings about this. If you would like to opt-out just send an e-mail with "Opt Out in the subject line to the address given below.*

*Sincerely,*

[Redacted signature block]

*Thank you.*

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## ROMANCE SCAMS

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Internet dating websites and chat rooms have increased in popularity over recent years with many singles finding it an ideal and convenient way to meet people.

Unfortunately banks are aware of criminals who find their victims by posing as singles, publishing fake profiles and prowling online chat rooms seeking to defraud singles. In the cases seen by banks and police, the criminals cultivate their victims over weeks and months to gain their trust before reeling them in with requests for money or assistance. The request for money might be to help a sick relative or to pay for airfares to enable a meeting.

In one scam, the single female located overseas tells the single male that her friend is sending money so the male can onforward that money overseas to pay for airline tickets. The reason given is that there are problems getting money out of the country. The funds that are received are the proceeds of crime.

In another scam, the single female is approached by a single male who declares undying love very soon after contact and then seeks a money transfer for a sick relative. Both of these scams prey on the good nature of the victim but are trying to involve the victim in criminal activity.

Finally, be aware that scammers might be asking for personal information in order to commit identity theft. It is important to guard this personal information and be wary if you are being asked for too many details about your financial status.

## BREAKING THE LAW

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The funds that the criminals need transferred are usually the proceeds of crime. Banks and police advise that, in some cases, the criminals who have used you as a mule may have links to organised crime. They are not people you want to become associated with.

Participating in these scams and transferring money could lead to a police investigation and criminal charges against you. Although the offer and commission may seem attractive, any commission payments will be recovered from you anyway as the proceeds of crime.

Acting as a money mule can also result in a criminal conviction for an offence that could lead to the imposition of a maximum penalty of 20 years' imprisonment.

Such actions by you are also unacceptable to banks and will usually result in the withdrawal of your banking facilities.

If you are in Australia on a student visa, being prosecuted for a criminal offence or having a criminal conviction recorded against you, may mean that you are not able to complete your studies at an Australian institution.

If you are an international student and your banking facilities are withdrawn, this can have major ramifications as many students rely upon their bank account to obtain the financial support that they need from their families, friends and organisations back home to complete their studies.

## SO HOW CAN I AVOID BECOMING INVOLVED IN A MONEY MULE SCAM?

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If you are offered an opportunity of making easy money and the offer seems too good to be true, then it probably is!

Following the tips below can help you prevent becoming entangled a money mule:

- Be cautious about accepting any unsolicited offers or opportunities that offer you the chance of making money simply by moving money in and out of any bank account.
- Be wary of any offers from people or companies overseas as it makes it harder to check if they or their offers are legitimate.
- Do not rely on weblinks in any e-mail or document that provide you with a reference to the company's or person's website or e-mail address as being proof that the company or person is legitimate.
- Take steps to verify the background of any company or person which makes you a job offer. For example, initiate your own separate check to verify that they have a known registered address. For any company that carries on business in Australia, you can also check with the Australian Securities and Investments Commission (ASIC) if the company is a registered business or company by using the free search available at ASIC's home page: [www.asic.gov.au](http://www.asic.gov.au).
- Never provide your confidential banking details to anyone – this includes your PIN and Internet banking login or passwords.
- Always guard your personal information and be very suspicious if someone asks you for your personal details, including your banking details. Be very careful about providing any details that identify you, such as your date of birth, gender, nationality, Higher Education Contribution Scheme (HECS) number, Tax File Number (TFN), passport number, driver's licence number or any bank account details.
- Be wary of people asking you for financial assistance – never send money to any person or organisation you do not know or have an involvement with, particularly by money or wire transfer, as these funds cannot be recovered by banks.
- Be cautious of someone asking for details of your financial status, such as how much you earn, how much you have saved or what accounts you hold.

## WHAT IF I HAVE REPLIED TO A MULE SCAM OFFER?

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If you have received money in your bank account, transferred or attempted to transfer money overseas, or disclosed any of your bank account details and you think you have been involved in money mule scam, please immediately contact your bank or other financial institution. You could be at risk of having your identity stolen by the criminals and your bank account drained of funds.

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## MORE INFORMATION

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Other websites that may be of interest:

[www.protectfinancialid.org.au](http://www.protectfinancialid.org.au)

[www.bankers.asn.au](http://www.bankers.asn.au)

[www.afp.gov.au](http://www.afp.gov.au)

**Created: October 2009**

**Internet: [www.bankers.asn.au](http://www.bankers.asn.au) [www.afp.gov.au](http://www.afp.gov.au)**

**Phone: 02 8298 0417 Fax: 02 8298 0402**



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