

Where to get help

If you believe you have fallen victim to money muling, you should immediately report to police using the Report button at www.cyber.gov.au

Other sources of help

Local Police

☎ 131 444

Triple Zero

In a life threatening emergency
☎ 000

Australian Federal Police

🌐 www.afp.gov.au

CrimeStoppers

Report anonymously

☎ 1800 333 000

🌐 crimestoppers.com.au

Social Media

Report as a scam on the social media platform you saw the post.

IDCARE

National identity and cyber support service

🌐 www.idcare.org

Your Bank

Contact your bank or financial institution immediately

Scamwatch

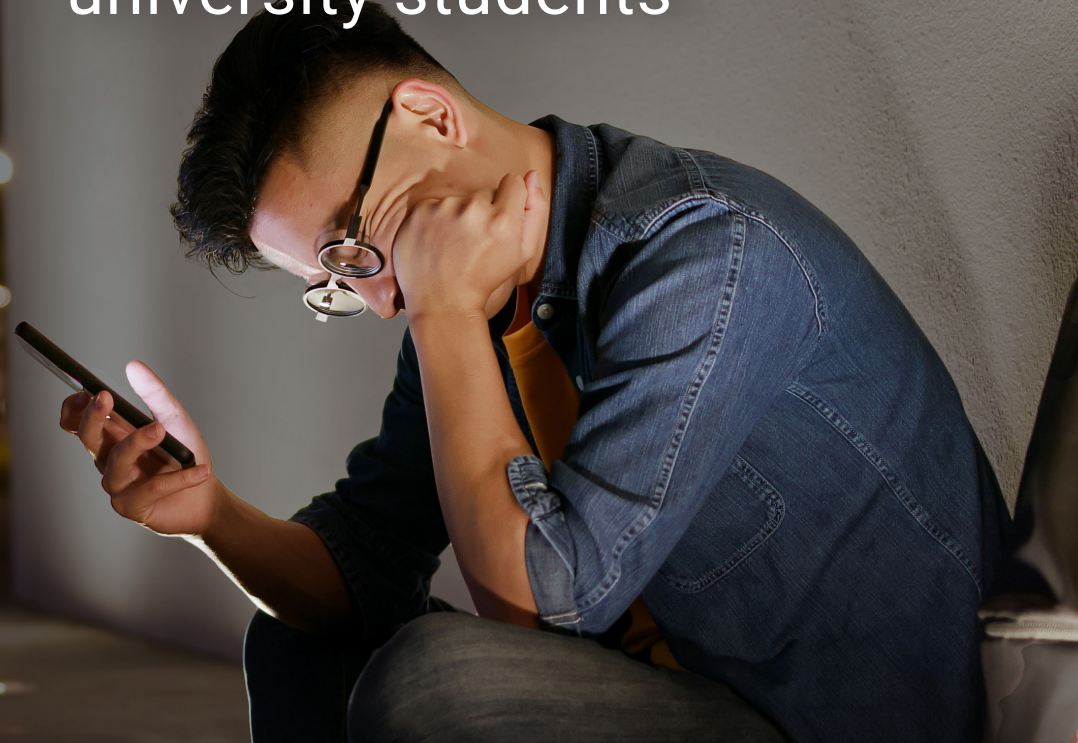
Scams can also be reported to
🌐 scamwatch.gov.au

Lifeline

Crisis support line
☎ 13 11 14

BE ALERT

Criminals are targeting university students



If someone asks you to move money through your bank account in exchange for payment, then they are asking you to be a money mule.

#DontBeAMule



AFP

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JOINT POLICING CYBERCRIME COORDINATION CENTRE



Criminals are targeting students (online and in-person) and offering them payment to receive money into their bank account and transfer it to another account or cryptocurrency exchange. **Money mules** are recruited, sometimes unknowingly, by criminals to transfer stolen money on behalf of others.

The money being transferred is often used by criminals to fund other serious crimes like **cybercrime, terrorism and human trafficking**.

In Australia, participating in money muling is a serious criminal offence. If convicted, you can face anywhere from **12 months to life in prison**.

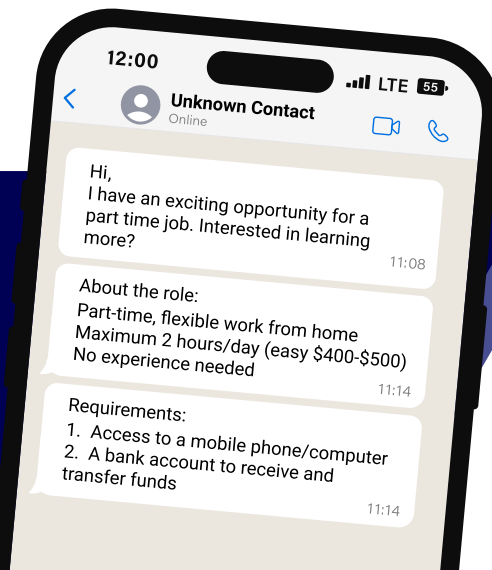
In addition to engaging in criminal activity, you risk breaching the terms of your bank or financial institution and could **lose access** to your bank accounts.

Criminals can contact you via:

- ! Social media (e.g. Facebook, Instagram, Snapchat)
- ! Instant messaging apps (e.g. WhatsApp, Viber, Telegram)
- ! Fake job offers (e.g. 'money transfer agents')
- ! Online pop-up ads direct contact in person or through email

Example of a money mule job scam on WhatsApp:

You receive a message from an unknown number offering you a job as a money transfer agent.



Stay safe from money mule recruitment scams

STOP

- Take a moment to reflect on whether the offer is too good to be true, be on guard.
- Be suspicious of job adverts that offer the chance to earn quick and easy money.

CHECK

- Don't sign up for any opportunity without undertaking proper research into the prospective employer. For example, do they have an online presence? Are the contact details legitimate? Is it based overseas?

REJECT

- 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 personal details with anyone you don't know or trust - even among friends or family.
- If someone asks to 'borrow' your account, say no.
- If you suspect something is not right, reject the offer.

ACCEPT

- Stick to reputable job sites and registered businesses.

Always remember that if you aren't sure about the source of money, it could have come from criminal activity. Don't risk becoming a money mule and ending up with a criminal conviction, if you are an international student a criminal conviction may also impact your student visa eligibility.