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Dear Parent or Guardian,

We need your help to warn young people about the dangers and consequences of becoming a money mule. We have identified a significant increase in instances of this nature and many young people across the Thames Valley Police area may be vulnerable to being drawn into this criminality.

This comes after a recent incident of fraud which resulted in a personal loan of £20,000 being taken out in a parent's name, unbeknown to the parent concerned.

This happened after the child was befriended by fraudsters on [TikTok](#) where communication was then moved to [Snapchat](#).

How does it happen?

It is important to remember that personal information in the wrong hands can be just as valuable as money and personal banking information.

This is because it can enable a fraudster to take out financial products and/or services in an innocent person's name, leaving the innocent person liable for any payments due.

Sadly social media enables anyone to pretend to be anyone they want to be online.

Fraudsters are highly trained which means they can be very convincing, so it is always recommended to [Take Five](#) and refuse or reject any requests out of the blue.

Many of the fraudulent social media accounts will claim they can help people to make 'easy money' or 'quick cash' but this simply is not true as there is no such thing as free money. What may initially be perceived as a good opportunity can quickly turn sour which in some cases has resulted in threats being made.

Actions always have consequences as this is especially true in the case of providing banking details or other personal information. [Don't Be Fooled](#) is a national campaign aimed at students and young people around the risks of giving out bank details and other personal information.

What is a money mule?

A money mule is someone who transfers stolen money through their own bank account on behalf of someone else and is paid for doing so.

Criminals need money mules to launder the profits of their crimes.

Young people are increasingly being targeted to become money mules. They are approached online or in person, including through social media, at school, college or sports clubs. Sometimes people they know persuade them to take part, often because they are also acting as money mules.

Mules will usually be unaware of where the money comes from – commonly fraud and scams – and that it can go on to fund crimes such as drug dealing and people trafficking.

Being a money mule is illegal.

When someone is caught, their bank account will be closed, and they will have problems getting student loans, mobile phone contracts and credit in the future. They could even face arrest for money laundering which carries a maximum sentence of 14 years in prison.

Top Tips

Use privacy settings across social media platforms to manage your digital footprint
Secure e mail and social media accounts here
Block unwanted contact/messages. For information about doing this on specific platforms, follow these links - Facebook Twitter YouTube Instagram LinkedIn Snapchat WhatsApp Discord Hangouts TikTok
Make use of the reporting facilities on each platform to report unwanted contact or untoward behaviour - Facebook Twitter YouTube Instagram LinkedIn Snapchat WhatsApp , Discord Hangouts TikTok
Check if Identity Fraud has been committed by checking all 4 UK credit reference agencies (Equifax , TransUnion , Crediva and Experian) For a fee all 4 reports can be checked at once at Check my file
Protect against identity fraud and from criminals using personal details to apply for products and services in the future by applying for Protective Registration which costs £25 for 2 years.
Notify any relevant organisations where originals or copies (including photos) of documents/identification may have been provided (DVLA , HM Passport Office)

What to look out for

Tell-tale signs that someone might be involved could be them suddenly having extra cash, buying expensive new clothes or top-of-the-range mobile phones and gadgets with very little explanation as to how they got the money. They may also become more secretive, withdrawn or appear stressed.

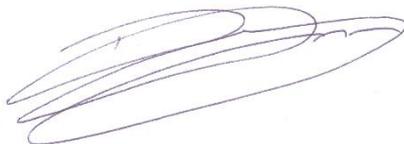
You and your child can learn more and get advice by visiting www.moneymules.co.uk together.

If you are worried that someone close to you might be caught up in money muling, you can contact Crimestoppers anonymously on 0800 555 111.

Please do not attempt to contact any individual you suspect of organising money muling.

Thank you for taking the time to read this.

Yours Sincerely,



Duncan WYNN – Detective Inspector, Head of Economic Crime Unit.

DON'T BE FOOLED