

DON'T BE FOOLED

A campaign to deter students from becoming money mules

Toolkit

DON'T BE FOOLED



Introduction

Thank you for supporting the Don't Be Fooled campaign, helping to stop students from becoming money mules and being used by criminals to launder the proceeds of crime.

This toolkit contains a range of information and resources to help you raise awareness of Don't Be Fooled through your channels. It includes:

1. Information about the campaign
2. Key messages for Don't Be Fooled
3. Template copy
4. Assets
5. Copy for social media
6. Quotes
7. Ideas for how to support the campaign

The assets referenced in this toolkit can be downloaded from the campaign microsite at <https://moneymules.co.uk/partner-pack.html>

If you have any questions about Don't Be Fooled or these resources, please contact moneymules@kindredagency.com

1. About the campaign

Don't Be Fooled aims to deter students from becoming money mules, by educating them about what the term means, how criminals operate and why they are a target. The campaign also intends to communicate the serious consequences of participating in such schemes.

The Don't Be Fooled campaign launched on **Monday 27th November 2017** and we are keen to work with trusted organisations to help share information as widely as possible.

This campaign is a partnership between UK Finance and Cifas

Who are FFA UK and Cifas?

UK Finance is the collective voice for the banking and finance industry.

Representing more than 250 firms across the industry, we act to enhance competitiveness, support customers and facilitate innovation.

We work for and on behalf of our members to promote a safe, transparent and innovative banking and finance industry. We offer research, policy expertise, thought leadership and advocacy in support of our work. We provide a single voice for a diverse and competitive industry. Our operational activity enhances members' own services in situations where collective industry action adds value.

Cifas is a not-for-profit fraud prevention membership organisation. It is the UK's leading fraud prevention service, managing the largest confirmed fraud database in the country. Its members are organisations from all sectors, sharing their data across those sectors to reduce instances of fraud and financial crime.

2. Key messages

Primary messages

- A money mule is someone who is asked by a third party to receive money into their bank account and transfer it onto another account, keeping some of the cash for themselves. The money being transferred is the proceeds of crime.
- If you are a money mule, you are involved in money laundering, which is a crime. Not knowing that it's a crime is no excuse – you could still be prosecuted by the police.
- When you are caught being a money mule, your bank account will be closed making it hard to get student loans, mobile phone contracts or other financial products.

Secondary messages

- Criminals often pose as employers. They might offer you a job that involves receiving money into your bank account and transferring it onto another account, letting you keep some of the cash for yourself. Doing this would make you a money mule.
- Banks have sophisticated systems in place to detect suspicious money moving across accounts. They report this to the authorities.
- If you are prosecuted for being a money mule, you could go to prison for up to 14 years.
- The organised criminal gangs behind money mules often use the proceeds of crime to commit other serious offences such as drug and people trafficking and terrorism.
- People that are recruited as money mules can be threatened with violence or physically attacked if they do not continue to let their account be used to transfer money.

Top tips

- Don't give your bank account details to anyone unless you know and trust them.
- Be very cautious of unsolicited offers of easy money. If it sounds too good to be true, it probably is.
- Research any company that makes you a job offer and make sure their contact details (address, landline phone number, email address and website) are genuine.
- Be wary of job offers from people or companies overseas as it will be harder for you to find out if they are legitimate.
- Be wary of ads that are written in poor English, with grammatical errors and spelling mistakes.

3. Template copy

Here's some template copy about Don't Be Fooled that you may wish to use on your website or in other communications, such as newsletters or magazines.

We have provided two versions suitable for different word counts.

Long copy

Fraudsters may ask you to receive money into your bank account and transfer it into another account, keeping some of the cash for yourself. If you let this happen, you're a money mule. You're involved in money laundering, which is a crime.

You can be approached by fraudsters online or in person. They might post what looks like a genuine job ad, then ask for your bank details.

Once you become a money mule, it can be hard to stop. You could be physically attacked or threatened with violence if you don't continue to let your account be used by criminals.

When you're caught:

- Your bank account will be closed.
- You will find it hard to access further student loans.
- It will be difficult to get a mobile phone contract.
- You will have problems applying for credit.
- You could go to prison for up to 14 years.

Students can become money mules unwittingly. They might think they're giving out their bank details for a genuine reason, then end up involved in money mule fraud.

Don't Be Fooled. Follow this advice:

- Don't give your bank account details to anyone unless you know and trust them.
- Be cautious of unsolicited offers of easy money. If it sounds too good to be true, it probably is.
- Research any company that makes you a job offer and make sure their contact details are genuine.
- Be wary of job offers from overseas. It will be harder for you to find out if they are legitimate.
- Be wary of job ads that are written in poor English, with grammatical errors and spelling mistakes.

Short copy

Fraudsters may ask you to receive money into your bank account and transfer it into another account, keeping some of the cash for yourself. If you let this happen, you're a money mule. You're involved in money laundering, which is a crime.

You can be approached online or in person. They might post what looks like a genuine job ad, then ask for your bank details.

Once you become a money mule, it can be hard to stop. You could be physically attacked or threatened with violence if you don't continue to let your account be used by criminals.

Don't Be Fooled by offers of quick cash.

When you're caught:

- Your bank account will be closed.
- You will find it hard to access further student loans.
- It will be difficult to get a phone contract.
- You will have problems applying for credit.
- You could go to prison for up to 14 years.

4. Assets

The following assets can be downloaded from <https://moneymules.co.uk/partner-pack.html>:

- Don't Be Fooled social media images and GIFs
- Digital ads in standard formats
- Posters (in A3 and A4) and a leaflet
- A short explanatory animation about money mules

In addition, Cifas has created a film , called 'Sponsor a Child Trafficker', which brings the serious consequences of becoming a money mule to life. You can embed or share this film from YouTube:

[Link to subtitled version](#)

[Link to non-subtitled version](#)

If you require the video file for other use please [contact Cifas](#).

Social media posts to accompany the Cifas film can be downloaded from <https://moneymules.co.uk/partner-pack.html>

More information about the Cifas film

Following on from the success of [Data to Go](#), a multi-award winning film, raising awareness of identity fraud and the dangers of sharing too much information online, Cifas, the UK's leading fraud prevention service, have worked again with creative agency [BBH London](#). The new film, called 'Sponsor a Child Trafficker' is very different, it is darker and aims to raise awareness of the moral issue behind allowing your bank account to be used and how this is in fact money laundering and helps organised criminals fund serious crime.

If you would like to find out more about the creative concept behind the film or would be interested in a co-branded film, please contact press@cifas.org.uk

5. Copy for social media

We have provided suggested copy to accompany Don't Be Fooled social media GIFs (files for these and other posts can be downloaded from <https://moneymules.co.uk/partner-pack.html>)

Earn money from home.

DON'T BE FOOLED  **UK FINANCE**  **CIFAS**

Did you know that making profit by receiving and transferring money for somebody else makes you a money mule? This is money laundering, which is a crime.

<http://bit.ly/MoneyMules>

Let your bank account be used.

DON'T BE FOOLED  **UK FINANCE**  **CIFAS**

Criminals often post fake job ads to get your bank details, so they can use your account to transfer the proceeds of crime.

<http://bit.ly/MoneyMules>

Instant job, instant money.

DON'T BE FOOLED  **UK FINANCE**  **CIFAS**

Did you know that money mules can be prosecuted and could go to prison for up to 14 years?

<http://bit.ly/MoneyMules>

Fourteen hours a week for fast cash.

DON'T BE FOOLED  **UK FINANCE**  **CIFAS**

Don't be fooled. Be cautious of unsolicited offers to make easy money. If it sounds too good to be true, it probably is.

<http://bit.ly/MoneyMules>

Earn extra and top up your student loan.

DON'T BE FOOLED  **UK FINANCE**  **CIFAS**

When you're caught being a money mule, your bank account will be closed making it hard to get a student loan or phone contract.

<http://bit.ly/MoneyMules>

Campaign hashtags: #MoneyMules #DontBeFooled

Please note that the images above are screen grabs of the initial frame from a GIF.

6. Quotes

The following quote from UK Finance has been approved for use in any communications about Don't Be Fooled.

Katy Worobec, Head of Fraud and Financial Crime Prevention, Cyber and Data Sharing at UK Finance, said:

“Criminals are using young people as money mules in increasing numbers. We know that students are particularly vulnerable as they are often short of cash. That’s why we have launched the Don’t Be Fooled campaign.

“We want to raise awareness of the fact that money muling is money laundering. When you’re caught, your bank account will be closed, making it difficult to access cash and credit. You could even face up to 14 years in jail. We’re urging people not to give their bank account details to anyone unless they know and trust them. If an offer of easy money sounds too good to be true, it probably is.”

The following quote from Cifas has been approved for use in any communications about Don't Be Fooled:

Mike Haley, Chief Executive Officer of Cifas, said:

“Our new figures show that money muling amongst young people is on the rise. This is a serious issue that not only has consequences for the money mule, but for society as a whole.

“The criminals behind money mules often use the cash to fund major crime, like terrorism and people trafficking. It's this side of money muling that we want to raise awareness of with our new film. We want to educate young people about how serious this fraud is in the hope that they will think twice before getting involved.”

7. Ways to support

We encourage you to support the Don't Be Fooled campaign in the following ways:

- Share our assets on your social media channels
 - Use the copy provided in your communications to young people
 - Print and display our leaflet and poster
 - Issue a press release to announce your support of this campaign
 - Let us know if there are any opportunities for us to work with you to deter young people from becoming money mules. We can create bespoke content for such opportunities
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Thank you for
your support

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