

# Money mules –

Young people are attracted to crime



It is becoming all the more common that criminals recruit young people and young adults to launder money that originates from criminal activity. Young people are tricked, enticed or forced to withdraw or transfer money from their accounts that they have in turn been sent. This makes them into so-called money mules.



## **Did you know that:**

- ◆ A money mule is somebody who transfers money that has been obtained through criminal activity. This is the case even if the person making the transfer is not aware they are committing a crime.
- ◆ Acting as a money mule can lead to the risk of being recruited into a serious criminal organisation.
- ◆ Persons who transfer money that originates from criminal activity can be liable to repay the entire amount, even if they have only transferred a smaller share.
- ◆ Guardians can be liable to repay money on behalf of their children in cases where underage children get involved in money muling.
- ◆ Acting as a money mule benefits serious criminal activities such as shootings or drug trafficking.

## **Remember that:**

- ◆ As the guardian of an underage child, you are entitled to review your child's bank account. You can keep an eye on what your child is doing with their money and discover any suspicious transactions.
- ◆ It is important to show an interest in what your child or young people in your surroundings do online. Ask questions such as: "what's been happening online today?"
- ◆ If you suspect that money which has appeared in your child's account might be related to money laundering, contact the bank and then file a police report.

## **What is a money mule?**

A money mule is somebody who launders money by allowing their account to be used and by helping to move, withdraw or transfer money that originates from criminal activity.

Money laundering is a way of transferring money obtained through criminality into the financial system so that it appears to be legally earned money. Laundering hides the criminal origin of the money.