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Want to earn some easy money?
Yes?

Then just give me your bank
account and bank card and
I'll take care of it 😊

- Or how criminals want to turn you into a money mule -

Quick and easy money, that sounds super tempting, right? Especially if you just have to lend out your bank account and/or bank card, along with your PIN number. Awesome! But remember: there's no such thing as making quick money. Or at least not really. Because if you lend out your card, you become a money mule. And believe us: you really don't want to be one.

BECOMING A MONEY MULE:

HOW DOES IT WORK?

Someone contacts you and promises you that you can earn lots of money quickly and easily. And they ask you to lend them your bank account and/or your bank card, together with your PIN number.

Where can you get this request? Through social media such as Instagram, WhatsApp, Snapchat, Messenger, TikTok, but it can also just happen

on the street: someone starts chatting to you at the station, in a bar or at the school gate.

That person will explain to you exactly what you need to do and how much money your mates have already made from it. "Troubles with the police because of it? No, no, it is just a service among friends without risk and completely legitimate," he tells you.

“Some men approached me in a bar in Brussels. They wanted me to do a job in exchange for money. Quick and completely legal, they assured me. I only had to lend them my bank card and code. One of them said they were going to deposit 9,000 euros on my account and that 40 % of it would be mine. He added me on Snapchat and told me that I only had to go and collect the money that had been paid into my account and give it to him.” M.A.



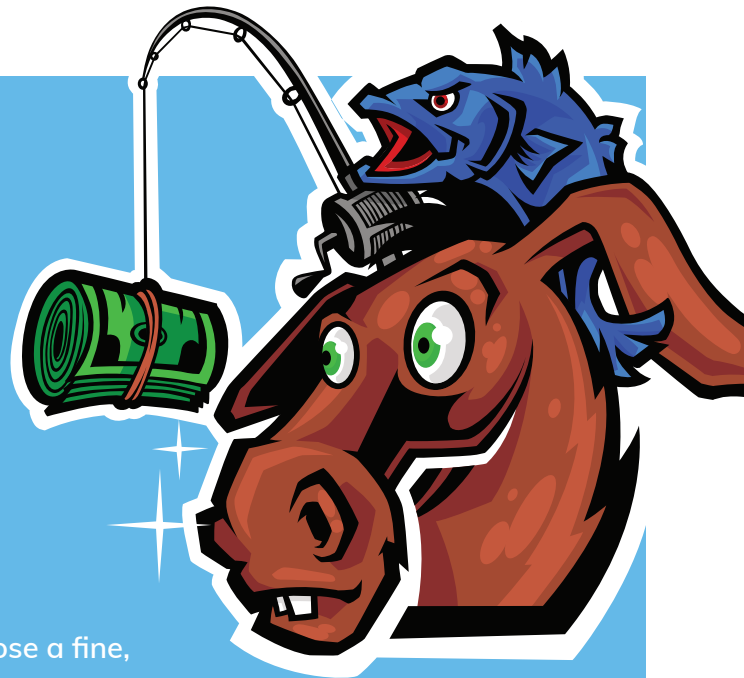
WHY DO CRIMINALS WANT YOUR ACCOUNT OR BANK CARD?

They want to channel their crime money or withdraw it in cash. Really not cool. And especially very illegal.

If they can use your card to pass on the stolen money, they remain anonymous. But no way you can get away with that: the stolen money was in your account. It's very easy to identify you.

They use your data and they know very well that they'll get you into trouble. Not exactly what friends do, is it? There's no fun in it for you: as a money mule you are an accessory to fraud, even if you didn't know it. You participate in money laundering operations: you help to make illegal money legal.

YOU WERE A MONEY MULE, NOW WHAT?



- You'll be prosecuted and the judge can impose a fine, community service or even a prison sentence.
- You (or if you're a minor, your parents) may have to pay for damage suffered or compensate all the stolen money.
- Your bank can close your account and even refuse to open one in your name in the future. Taking out a loan will also be tricky.
- It can also happen that your account is completely emptied. And the money you were promised in return for the job? You'll never see it.
- If you no longer want to cooperate with the criminals, you can be (physically) threatened.

"I was going to see him again later to get the 40%. But he deleted me on Snapchat. I couldn't reach him anymore. After a few months, I got a letter from the police. I had to come to the police station. There, they explained to me that I was an accomplice to fraud. This had serious consequences: I had to pay everything back to the victims out of my own pocket. My file was handled by the public prosecutor. The criminals themselves were never found." M.A.



SOMEONE ASKS ME IF I WANT TO EARN

SOME QUICK MONEY. WHAT SHOULD I DO?

You should realise that it is too good to be true. Never go through with it:

- Never lend out your bank account, your bank card or your PIN number.
- Talk to someone you trust and warn your friends.
- If you're contacted via social media or if you come across suspicious accounts, report them (directly to the social media platform if possible, but also to the governmental fraud hotline: <https://meldpunt.belgie.be>).



TOO LATE! THINK YOU'RE

A MONEY MULE ALREADY?

- Stop every transfer and don't withdraw any money from your account.
- Contact your bank as soon as possible.
- Have your bank card blocked by calling Card Stop.
- Report it to the police.

Don't hesitate to ask your parents or someone you trust for help.

HAVE A FRIEND WHO IS

A MONEY MULE?

Ask them to stop as soon as possible, it'll only cause problems.
Try to convince them to go to the police.



For more information: www.febelfin.be

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#moneymules

This brochure was made in collaboration with

