



GOVERNMENT OF ANTIGUA AND BARBUDA

26th September 2022

ADVISORY MONEY MULE SCAMS

The ONDCP¹ issues this advisory to alert the public of an increase in fraudulent activity that has been characterized as money mule scams. A money mule is a person who knowingly or unknowingly transfers illegally acquired money on behalf of or at the direction of another.

Throughout the region, criminals are defrauding individuals through offers for jobs, grants, prizes or in the course of a fake romantic relationship via mobile devices and social media platforms. The scammers ask individuals to make a payment in order to receive a prize or other reward. Such prizes and rewards, however, will never materialize. The victims are instructed to make payments through bank accounts or money transfer businesses to individuals who are used as money mules to transfer the fraudulently acquired funds to the fraudster or his agent.

The money mule is often recruited by an imposter who makes a similar offer of job position, romance or other proposition. As money mules receive the stolen funds from the defrauded victims, they may unwittingly, wittingly or complicitly carry out the transfer on behalf of the scammer. Some individuals are motivated by trust and may be unaware that they are being used in a criminal network. However, others are motivated by financial gain and act with willful blindness or purposefully in furtherance of the larger criminal scheme.

Criminals are good at making up reasons to help them move money. Be alert to the warning signs.

- **Never send money to collect a prize.** That is always a scam, and they are trying to steal your money or get you to move stolen money.
- **Do not accept a job that asks you to transfer money.** They may tell you to send money to pay processing/application fees. Say no. There is no job.
- **Do not send money back to an online love interest who has sent you money.** Also another way to steal your money or to get you to move stolen money.

You could lose your money; you may be helping a criminal to scam other people; or you could even get into legal trouble for helping a scammer move stolen money.

If you think you might be involved in a money mule scam, stop transferring money. Notify your bank or the money transfer business involved and make a report to the ONDCP at telephone numbers 562-3255/56 or 562-4177.

Edward Croft
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Director

¹ Office of National Drug and Money Laundering Control Policy