



Frauds and Scams



Money Mules are recruited by 'Mule Herders'. A mule herder, who is mid-level within the criminal organisation, sources account holders and subsequently manages the bank account often taking possession of the account holder's bank card and account details etc. They work for different criminal organisations and can run their own independent smaller operations.

A 'Facilitator' is a person who issues instructions and requests to the mule herder for specific bank accounts which are required for the fraud organiser's in order to launder the criminal conduct. Herders and sometimes facilitators are also usually students in 3rd levels colleges.

Students should ignore e-mails requesting banking information. In reality no money mule is recruited by email. They are recruited via social media, usually Snapchat / Instagram where the use of their bank account is linked to it being a job, a way to make easy money or even helping a friend. Many more are recruited by friends who are already money mules and may be getting a commission by recruiting more or the student sees / hears of someone making easy money. Many are recruited at parties where they have drink or drugs consumed. Many are recruited by their drug dealer. Some are coerced / blackmailed by their drug dealer and some females are blackmailed over compromising photos / recordings.



The ramifications for acting as a money mule are huge. They include:

- Your home is searched.
- You are arrested.
- You are fingerprinted, photographed and DNA taken and uplifted onto DNA database.
- You could be charged with money laundering – offence is as per the Criminal Justice (Money laundering and Terrorism Offences) Act 2010.
- You could be named / photographed in the paper.
- If convicted, you could face up to 14 years in prison.
- If convicted you will have a lifelong criminal conviction.
- A criminal convictions has lifelong ramifications in the area of future travel plans, employment, vetting and credit ratings, opening bank accounts and acquiring mortgages.
- By being a money mule you are also helping International Criminal Organisations to make money. Profits from frauds fund terrorism, people smuggling, trafficking, prostitution and other crimes.

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An Garda Síochána



Gardaí have seen a huge increase in money mules, herders and facilitators. The experience in Ireland is that criminals are targeting young people, very often students or vulnerable persons. The average age of a money mule is 19 / 20. Thousands of student accounts in Ireland have been identified by Gardaí as being used in this manner, and prosecuted.



Accommodation Fraud

Gardaí would advise people to be wary of rental scams, particularly when students are returning to college.

While accommodation frauds have declined recently due to Covid19 restrictions, the new generation of 3rd level students seeking accommodation could be a target for fraudsters.

You should only use recognised letting agencies or deal with people who are bona fida and trusted. Websites can be cloned, check the URL to ensure it's a real website and take note of the privacy and refund policy sections.

Be very wary of social media advertisements or where a person letting the location will only communicate via messenger or WhatsApp. You should push for direct answers and if responses are vague disengage immediately.

Watch out for unsolicited contacts or where the contact appears to be based in other jurisdictions and especially if there is a sense of urgency like "a one-time offer".



If you have decided to take up the offer only use trusted money transfer systems. Gardaí recommend using a credit card. Never transfer money direct, pay cash or pay into cryptocurrency wallets.

Be wary if a website is asking you to send money to a random PayPal address, wire it by Western Union, pay in iTunes gift cards or only deals in cryptocurrency. The majority of the time, those methods are done to avoid scrutiny and ensure that a transaction can't be reversed.



Advice on renting can be found here:

Union Students Ireland:

<https://usi.ie/wp-content/uploads/2017/08/USI-and-RTB-Finance-and-Accommodation-Guide-2017.pdf>

The Competition and Consumer Protection Commission (CCPC)

<https://www.ccpc.ie/consumers/housing/rental-accommodation-scams/>

Residential Tenancies Board:

<https://www.rtb.ie/beginning-a-tenancy/choosing-a-property>

Threshold: 'Be Careful of Rent Scams'

<https://www.threshold.ie/advice/seeking-private-rented-accommodation/be-careful-of-rent-scams/>



Campus Watch is similar to a residential Neighbourhood Watch scheme in that it is a crime prevention and community safety programme. It operates as a partnership between An Garda Síochána and the campus occupants. It works on the basis that every member of campus can help to improve the quality of life on site by keeping a look out for students, staff and visitors, and reporting suspicious activities to the gardaí.



www.garda.ie

Garda Emergency – 999/112
Garda Confidential Line (Free Phone) – 1800 666111