

Don't be a Mule victim.

What is a MULE account?

An account (misused by fraudsters) to transfer money illegally. The fraudsters use customers' accounts to hide their true identities and avoid being caught by the authorities. MULE account (owned by you) is ultimately created as a SHIELD.

[Warning] If your account is misused for mule activities:

Under **Section 4 of the AMLA**, any person who commits a money laundering offence and shall on conviction be liable to **imprisonment for a term not exceeding 15 years** and shall also be liable to a **fine of not less than 5 times the sum or value of the proceeds of an unlawful activity** or instrumentalities of an offence at the time the offence was committed or **five million ringgit (RM5million), whichever is higher.**

How do the perpetrators look for victims (you)?

1. Engagement via emails, phone calls, creating fake websites/blogs/chatrooms, other social media forums, etc.
2. Offer jobs with attractive salaries, commissions and bonuses including the flexibility to work with out restrictions (work from home/other venues).

How does it work? (Modus Operandi)



1. You will be convinced to open a bank account (savings or current) or,



2. You will be asked to allow your account to be used and if you agree, you will be paid.



3. In order to avoid any suspicion, you will be instructed to transfer the "illegal" money to different accounts (single or multiple accounts) that can easily be accessed by the perpetrators.



4. The funds you deposit will be withdrawn from different locations via exit accounts, allowing fraudsters to carry out their illegal activities without being detected.

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How can you avoid being a MULE victim?

DO NOT entertain misleading offers (attractive commissions, easy payouts, etc.).

DO NOT share personal details (account numbers, passwords, email addresses, mobile numbers, One Time Passwords (OTP), etc.)

DO NOT allow your bank accounts to be used by others.

DO NOT transfer money to unknown individuals or company accounts when requested to do so.

DO NOT reply if there is an unauthorized OTP request. Immediately inform your bank.

What should you do?



If someone credits a large amount to your account and requests you to transfer it to another account, DO NOT proceed. Report this to your bank.



If you think you might already be part of a money mule scam, contact your bank and lodge a police report immediately.

Be Cautious, Be Smarter!

Note: Enforcement officers, court offices, etc. will never discuss banking matters over the phone to assist in any investigation.