

FRAUD

ISSUE 58

SCAMS AWARENESS NEWSLETTER

SEPTEMBER 2025

WELCOME TO OUR

Monthly Newsletter

Money Mule Fraud



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We all do our best to stay smart with our money—whether it's checking our bank statements, protecting our passwords, or helping a family member when they're in need. But did you know that criminals are now targeting everyday people, including older adults, to unknowingly help them move stolen money? This growing type of scam is called a money mule fraud—and it could affect you or someone you love.

What is a Money Mule Scam?

A money mule is someone who transfers stolen money on behalf of criminals, either knowingly or unknowingly. Criminals use money mules to make it harder for law enforcement to trace their illegal activities.

In many cases, money mules don't even realise they're helping criminals. They might believe they're:

- Helping a new friend or romantic partner
- Doing a legitimate job from home
- Assisting someone who's "in trouble" and needs their bank account temporarily

Unfortunately, even if someone doesn't know the money they're moving is stolen, they could still face serious legal consequences, including losing access to their bank account, having their credit ruined, or even facing criminal charges.

Who is being targeted?

Criminals often target older people, especially those who:

- Are looking for companionship online
- Are active in community or faith groups
- Recently bereaved or going through life changes
- Are generous or trusting by nature
- Living alone or feeling isolated
- Looking for work or extra income



Common tactics used by fraudsters:

1. Online Romance Scams

You meet someone online—maybe through a dating website or social media. They're warm, interested, and make you feel special. After some time, they mention a crisis or an urgent need for financial help and ask you to receive money or transfer funds on their behalf, maybe for:

- A medical emergency
- A business deal
- A ticket to come visit you

• They might ask you to receive money into your account and then send it elsewhere.

Red Flag: A genuine partner will never ask you to transfer money on their behalf, especially early in the relationship. Be especially cautious if the request combines urgency with secrecy ("please don't tell anyone")

2. Job offer scams

You come across a job opportunity—often work-from-home or part-time. The role may be described as a "money transfer agent," "payment processor," or something similar. You're asked to use your personal bank account to receive money and send it on, keeping a small portion as your "fee."

Red Flag: Real employers do not ask you to use your personal bank account to move money. Be wary of job offers with little or no interview.

3. Helping someone in distress

A fraudster may pretend to be a member of your community, someone from your church, or even a distant relative. They tell a convincing story about being in urgent need—perhaps to pay legal fees, help a sick relative, or settle a debt—and ask for your help to move money.

Red Flag: Always verify with someone you trust before moving money for someone else.

4. Prize or lottery scams

You're told you've won a prize—but first, you need to help pay taxes or fees. They may ask you to receive a payment, keep a small portion, and send the rest back.

Red Flag: You should never have to pay to claim a prize.

Signs you or a loved one might be involved in a Money Mule Scam



It's not always easy to recognise when something is wrong—especially if the person involved believes they're helping someone or doing legitimate work.

Look out for these signs in yourself or others:

- Being asked to use your bank account to send or receive money
- Receiving payments from people you don't know personally
- Being encouraged to keep financial activity secret
- New relationships (especially online) that become intense quickly
- Opening new bank accounts at someone else's request
- Defensiveness or confusion when asked about money matters

How to help a loved one

HELP!

If you're worried someone you care about might be a victim:

- Approach the conversation gently and without blame
- Ask open-ended questions, like "Has anyone asked you to transfer money recently?"
- Help them review any suspicious messages or emails
- Encourage them to talk to their bank or report it to the authorities
- Remind them that they are not to blame—scams are designed to deceive

What to do if you think you've been a victim

If you believe you or someone you know may have been caught up in a money mule situation:

1. Stop all communication with the individual or company immediately
2. Contact your bank (159) to flag any suspicious transactions
3. Report it to the Action Fraud – 0300 123 2040 or visit <https://www.actionfraud.police.uk/reporting-fraud-and-cyber-crime>



Tip: Keep any messages, emails, or names of people who contacted you. This may help investigators.

You're not alone

Money mule fraud can affect anyone—regardless of age, background, or experience. These crimes are designed to exploit trust and good intentions. The more we understand, the better we can protect ourselves and those around us.

Remember: you are not alone, and help is available. Speaking up is a sign of strength.

If you live in Cheshire, you can contact the Scams Awareness Team for support and advice to talk about how you are feeling.



Scams Awareness October Event

EVENTS

For residents in the Ellesmere Port or Macclesfield areas, Age UK Cheshire are hosting 2 free Scam Proof events in October. Join us for an informative afternoon of expert-led talks on protecting yourself from financial and digital crime.

Topics will include rogue traders, loan sharks, cyber threats, and banking security. You'll receive practical advice on how to safeguard your money, property, and digital footprint. Hear directly from professionals in Trading Standards, cyber security, banking, and loan enforcement as they share their insights and strategies to help keep you safe.

Monday October 20th 2025 Tuesday October 21st 2025

13:00 – 15:00 13:00 – 15:00
Ellesmere Port Civic Hall Macclesfield Town Hall

If you are affected by the content of this bulletin, you can talk to us. Our Scams Awareness and Aftercare Team can offer free support, advice and guidance. Contact our team today on:



01625 612958 (OPTION 5)



scams@ageukcheshire.org.uk

SIGN UP!

FREE
EVENT

SCAM PROOF?
PROTECT YOURSELF
AND OTHERS FROM
FRAUD.



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Ellesmere Port Civic Hall,
CH65 0AZ

Monday October 20th
2025
13:00 – 15:00

SCAN HERE



Macclesfield Town Hall,
Macclesfield SK10 1HW

Tuesday October 21st
2025 13:00 – 15:00

SCAN HERE



Booking information: To book your place scan the QR code or contact Age UK Cheshire on 01625 612 958, option 5 or scams@ageukcheshire.org.uk

Cheshire
ageUK
Let's change how we age

Cheshire West
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Cheshire
Police & Crime
Commissioner

Cheshire East
Council
Trading Standards