



Fraudsters Targeting People Experiencing Mental Health Conditions

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ALERT: Fraudsters Targeting People Experiencing Mental Health Conditions

The National Fraud Intelligence Bureau's (NFIB) Proactive Intelligence Team has identified an increasing trend whereby people experiencing mental health issues are actively being recruited by fraudsters from within local communities to unknowingly become money mules.

A money mule is a term used to describe someone who is recruited by fraudsters needing to launder funds they have obtained illegally. Even if the money mule is not involved in the fraud to generate the money, they are still committing a crime. In most cases criminals carrying out this type of fraud are located abroad and usually try to recruit people by cold calling, sending emails or by posting fake job adverts. The NFIB team has found that fraudsters are now targeting vulnerable individuals on a personal level in order to carry out this crime.

In one case a male with severe depression and dyslexia was targeted and befriended over a period of time until the fraudster asked the male if he could use his bank accounts to take receipt of a series of money transfers for a new IT business. The male agreed to let the fraudsters use his accounts and was subsequently arrested and sentenced to three years in prison for money laundering.

Man Jailed for Being a Money Mule Tells His Story

The NFIB Proactive Intelligence Team interviewed a convicted money mule who said: "When you are so depressed and thinking about taking your life, you just need someone to talk to. I tried to look for help but I am useless with computers and suffer from dyslexia, so I always found it hard to find support. I was an outcast in my local community and even people in my church wouldn't talk to me. I don't think people understand mental health and we are easy targets for people wanting to take advantage of our need to talk and to feel accepted".

"These fraudsters welcomed me. They talked to me and socialised with me. They listened to me and understood what I was going through. When they eventually started to talk to me about their IT business, I struggled to understand because of my dyslexia".

"They told me that by using my bank accounts, I could be part of their business. I am embarrassed now but I did not know it was a fraud, I did not have the ability to reason like a normal person. I feel such resentment towards these people and they never got caught. I am paying the penalty for what I did and I won't see my children for three years but I hope that by me speaking to you, someone else like me with mental health issues will read this and perhaps think twice before saying yes to someone using your bank accounts."

Sarah Murphy, Head of Advice and Helplines at Rethink Mental Illness said: "The issue of financial abuse of people affected by mental illness in any form is always a concern, and we would recommend that if someone suspects it is happening, to contact the police. If you or someone you know are worried about being targeted in this way, you can also get in touch with the Rethink Mental Illness Advice and Information team at www.rethink.org/advice".

PROTECT YOURSELF

- Be wary of unsolicited offers or opportunities offering you the chance to make some money.
- Verify any company that makes you a job offer and check their contact details (address, landline phone number, email address and website) are correct and whether they are registered in the UK.
- Do not respond to unsolicited emails or approaches.
- If you are suspicious then Google the company name and check they have not scammed other people.
- Beware of companies offering substantial “work from home” tasks requiring no experience.
- No company should ask you to carry out financial transactions for them using a bank account.
- If something looks too good to be true, then it probably is.
- If you think you might already be part of a money mule scam it is important that you act fast. Contact your bank and the police immediately. Acting as a mule is illegal and ignorance is no defence in the eyes of the law.
- To report a fraud and receive a police crime reference number, call Action Fraud on 0300 123 2040 or use our [online fraud reporting tool](#).

FEEDBACK

The ECD needs feedback from our readers to evaluate the quality of our products and to inform our priorities. Please would you complete the following ECD feedback survey through: <https://www.surveymonkey.com/r/FeedbackSDU>. This should take you no more than 2 minutes to complete. If you have other feedback or additional information that you would prefer to provide by email please send this to NFIBfeedback@cityoflondon.pnn.police.uk