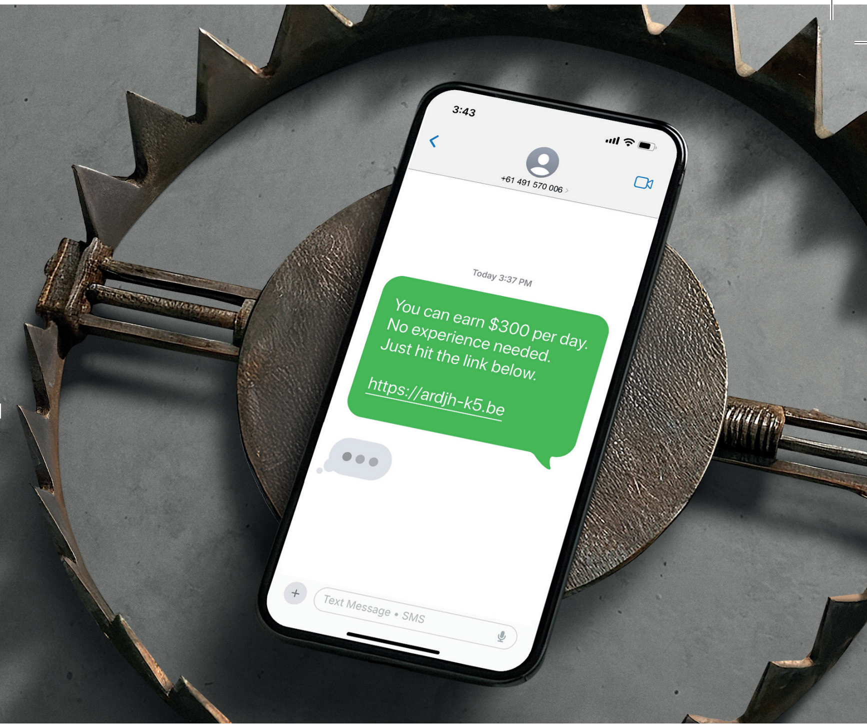
# Don’t fall into a money trap.

CRIME STOPPERS .com.au 1800 333 000

Australian Government




## Easy money offers can be a trap

Criminals use fake jobs, text messages and social media to recruit people to receive or transfer money through their bank accounts. What seems like easy money could put your finances, identity and future at risk.

If you are an international student, the consequences can be particularly severe. In addition to criminal charges and financial loss, you may face frozen bank accounts, identity theft, visa cancellation or refusal, and long-term impacts on your ability to study, work or remain in Australia.

## Did you know?

- Almost 13,000 suspected money mule accounts were shut down by Australia’s major banks in 2023–24.
- Criminals are increasingly targeting people in Australia with fake job offers and easy money schemes.

## Know the warning signs

**Be cautious if someone offers:**

- ✘ Quick or easy money
- ✘ High pay for little work
- ✘ Flexible work with no experience required
- ✘ Fast payments
- ✘ A job that sounds too good to be true

**Be cautious if someone asks you to:**

- ✘ Receive money into your bank account
- ✘ Transfer money to another person
- ✘ Open a bank account for someone else
- ✘ Share your banking details
- ✘ Share online banking access
- ✘ Provide identity documents

**Warning sign**

If someone wants to use your bank account to receive or move money, **stop** and **think**.

## How criminals target people

**Criminals often approach people through:**

- Social media
- Messaging apps
- Job websites
- Online marketplaces
- Community groups
- Student networks
- Friends or acquaintances

**They often promise:**

- Easy money
- Flexible work
- Fast payments
- No experience required

## Protect yourself

**Never:**

- X Share your bank account details
- X Share online banking access
- X Allow someone else to use your account
- X Transfer money for people you do not know
- X Share identity documents without checking who is requesting them

**Always:**

- ✓ Check job offers carefully
- ✓ Research employers independently
- ✓ Verify opportunities before accepting them
- ✓ Ask questions if something doesn't feel right
- ✓ Trust your instincts

## Already shared information?

**Take action immediately if you have:**

- Shared bank account details
- Shared identity documents
- Received money from someone you do not know
- Sent money on behalf of another person

**What to do:**

1. Contact your bank
2. Stop communicating with the person involved
3. Change your passwords and review account security
4. Monitor for signs of identity theft
5. Seek support

## Need help?

**SCAMWATCH**

For scam reporting and recovery information
**www.scamwatch.gov.au**

**IDCARE**

Free support for people affected by identity theft and scams
**www.idcare.org**

## Help protect others

If someone is recruiting people to receive or transfer money, advertising suspicious opportunities, or asking others to use their bank accounts, you can share information anonymously with Crime Stoppers.

You do not need proof.

### Report information anonymously

**1800 333 000 | www.crimestoppers.com.au**

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