



JERSEY FRAUD PREVENTION FORUM NEWSLETTER

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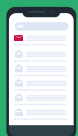
NatWest International

MONEY MULING: DON'T GET TAKEN FOR A RIDE

Scammers are recruiting Islanders as 'money mules,' using social media ads promoting investment schemes that promise high returns.

Since 2024, there has been a sharp rise in investment scams, which can look like they're endorsed by celebrities, or even friends. The funds you move belong to other victims, and once you're enlisted, you become part of an illicit network, exposing yourself to criminal charges and financial loss.

HOW THE MONEY MULING SCAM WORKS



CONTACT

You respond to an investment ad or post on social media.



TRANSFER

A so-called 'mentor' guides you to transfer your 'investment' into a bitcoin or trading wallet.



RECEIVING STOLEN FUNDS

You receive 'profits' on your investment, which are actually illicit funds that need to be laundered.



LAUNDERING STOLEN FUNDS

As you continue investing, you are actually receiving stolen funds as 'profit,' and laundering them.

3 WAYS TO PREVENT MONEY MULING



THINK TWICE

Be wary of "get rich quick" promises



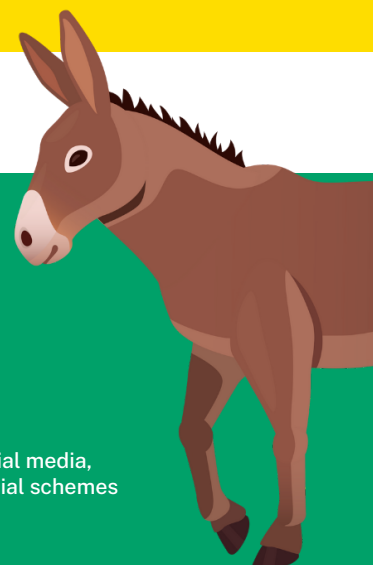
SEEK ADVICE

ALWAYS seek independent advice before investing



VERIFY THE SOURCE

Avoid investments found on social media, celebrities DO NOT endorse financial schemes



DEEPPAKE DANGERS: AI'S NEWEST WEAPON

AI-generated videos and audio have reached a level where even experts struggle to tell what's real. These 'deepfakes' can be used to impersonate your CEO, colleague or family member in real time.

If you suspect a deepfake, pause all communication, verify identity through a known channel and if you are on a work system, alert your IT or security team.



Spot the red flags

- ▶ Unnatural blinking
- ▶ Blurry or warped edges around the face or hair
- ▶ Inconsistent skin tone
- ▶ Lip syncing problems
- ▶ Unnatural, stiff or repetitive body language
- ▶ Monotone, or flat voice
- ▶ Strange pauses
- ▶ Lack of background noise, such as if they're in an office but it's completely silent



THE EMOTIONAL IMPACT OF FRAUD

We give a lot of advice on how to avoid fraud, and how to report fraud. Sometimes we need to stop and remind ourselves of the real-world impact fraud has. Experiencing fraud can be deeply distressing. You may feel emotions such as embarrassment, shame, sadness, confusion, or anger. These reactions are valid and common.

Anyone can be affected by fraud. Experiencing fraud is never your fault. Scammers are often highly skilled at manipulation and may use emotional pressure, urgency, or trust to deceive. These crimes can happen to people of all ages and backgrounds.

Online fraud can be especially difficult to address, as perpetrators may be located far away, making legal action challenging.

If you believe you've experienced fraud, report it to the States of Jersey Police or one of the other Forum members. You can also contact **Victims First Jersey** on **721111** for additional support.



ROMANCE SCAMS: WHEN LOVE IS A LIE

How to spot a romance scammer:

Rushing the relationship: They may quickly want to move from a dating site or app to more private forms of communication. Be wary if someone declares their love for you quickly.

Emotional stories: Scammers use sympathy to get their hands on your money. They might say they have a sick family member or that they're stuck in a foreign country.

Exaggerated compatibility: Scammers can pretend to share many interests and values with you. This is a tactic called "love bombing", used to build trust and establish a bond.

Cancelled plans: Fraudsters make plans to meet in person, before cancelling at the last moment due to a fake emergency.

Stay safe. Never send money to someone you haven't met in person. Talk with a trusted friend or family member before you act.



WHO HAS ACCESS TO YOUR PERSONAL INFORMATION?

Are you worried about the safety of your personal information? All Jersey organisations that use personal information must be registered with the Jersey Office of the Information Commissioner (JOIC). Making sure whoever is requesting your information is on the JOIC's register is a great starting point to ensure your personal information and privacy is respected and protected.



If you have reason to believe an organisation is not registered with the JOIC and should be, you can use the 'Tell Us in Confidence' form on their website. As a regulator, the JOIC can only act on concerns if you tell them about them. You can find out more and download practical advice and guidance on the JOIC's website www.jerseyoic.org



PROTECT YOURSELF FROM ONLINE SCAMS

Fraudsters are increasingly using email, social media, and WhatsApp messages to conduct scams. Here are our top three tips for keeping your accounts safe:

1. Use good, unique passwords for your accounts

Hackers can easily guess short or simple passwords and gain access to your accounts. Once they have access, they can steal your money or identity. Use three random words to create more secure passwords.

2. Think before you click

Fraudsters may want you to click on links so they can steal your details. They'll often use surprise, urgency or an offer that is too good to be true. Take time to stop, think, and ask questions.

3. Set up two-step verification wherever you can

Two-step verification asks you for an extra piece of information when you log in, like face recognition or a code from an authenticator app. Turn on two-step verification to make it harder for fraudsters to access your account.

Stay vigilant, share these tips with friends and family, and report any suspicious messages to the States of Jersey Police or another member of the Forum. Together, we can keep Jersey safer.



REPORT IT!

If you think you have been targeted by fraudsters or fallen victim to a scam and lost money, report it to one of our members or the States of Jersey Police on **612 612**.

