

Phishing and Money Muling: Arrests in Luxembourg

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In the context of recent phishing waves targeting residents of Luxembourg, several flagrante delicto investigations have been initiated by the Luxembourg Public Prosecutor's Office.

On Friday, November 28, 2025, five suspected money mules, who had made their bank accounts or bank cards available, were arrested following searches and actions carried out by the Grand Ducal Police.

The suspects were brought before an investigating judge of the District Court of Luxembourg on Saturday, November 29, 2025, and, after being charged, four of them were placed in pre-trial detention.

The investigation continues, both for and against, in close cooperation between judicial authorities and the Police.

The presumption of innocence is emphasized.

Money Muling

Modus Operandi and Risks

To obtain the proceeds of phishing attacks, perpetrators use an organized money laundering structure, operating at different levels and involving a significant number of Luxembourg residents.

These individuals are mainly recruited via Snapchat, other social media platforms, and messaging services. They are often young people or individuals in financially precarious situations.

The Grand Ducal Police and the Public Prosecutor's Office remind the public that making your account or bank card available to third parties in exchange for financial compensation to transfer fraudulently obtained funds is a criminal offense.

Possible penalties include:

- Freezing of bank accounts and seizure of funds
- Imprisonment: **1 to 5 years**
- Fine: €1,250 to €1,250,000 (Article 506-1 of the Penal Code)
- **Mandatory confiscation** (Article 31 of the Penal Code), which may extend to other assets if the funds cannot be recovered

Preventive Advice

- Be wary of offers promising quick and easy money.
- Never make your account available to third parties.
- Do not share your banking details with unknown persons.
- Never withdraw or transfer funds whose origin you do not know.
- Never transfer money to an unknown account at the request of a third party.
- If you have been a victim of fraud or suspect you have been used as a money mule, stop all transactions immediately and contact the Police.

Additional preventive advice on phishing can be found on the official website of the Police:
<https://police.public.lu/fr/prevention/arnaques.html>

Press Release issued by the Judicial Press and Communications Office