

Q)I'm currently searching online for a property to rent. Some people I've contacted have asked me to 'prove' I have the funds by doing a money transfer before they'll even show me the property. Is this legitimate?

A) Never agree to transfer money via a money transfer agency, **even to yourself**, to prove you can afford deposit and rental payments - it's more than likely a scam. Citizens Advice Bureaux in England and Wales have had reports of people transferring money to themselves and showing the prospective landlord a copy of the transfer receipt as proof. But when they go to collect the money, it's gone!

When searching for property to rent, you should never part with any money before you've viewed the room or property in person and had sight of a contract. If you or the prospective landlord live abroad, offer instead to provide references from previous landlords and other professionals such as a GP or employer who can vouch for you.

All landlords must be part of a registered Tenancy Deposit Scheme which protects your deposit. One way to check any prospective landlord is legitimate is to ask for the details of which scheme they're registered with and check that they are. See www.direct.gov.uk/tenancydeposit for more information.

Use a reputable letting agent from the High Street, who is registered with the National Approved Letting Scheme (NALS). Agencies belonging to this scheme have agreed to follow a set of standards which include a complaints procedure.

If you have been affected by a scam or are concerned about the legitimacy of a property you have found online visit your local Citizens Advice Bureau for free, independent, confidential advice:

www.adviceguide.org.uk