

Avoiding Scams

You may have seen reports in the media about increasing instances of conveyancing fraud. This happens when fraudsters hack into an email account and then send an email to a purchaser that looks as though it comes from the solicitor. The email usually then contains instructions for making a payment to their own account.

These emails can be very sophisticated and convincing and we are constantly on our guard to watch out for this happening. 'Which' magazine wrote a helpful article about this scam in 2024 and you can <u>read it here</u>.

Often the computer that is hacked is the one that the client uses. The fraudster places malware on the client's computer that watches out for any key words associated with buying or selling a property, especially keywords associated with requesting funds for the payment of a deposit or the funds to complete a purchase of a house. They then contact the client disguised as the solicitor's firm and request payment – 'helpfully' providing bank transfer details.

Whilst it's not always easy to tell if you've been hacked there are a number of steps you can take to lessen the risk:

- Ensure that you are using a good anti-virus software which runs in the background and that your firewall is enabled.
- Run your anti-virus software at least weekly and ensure that you update it frequently.
- Look out for a little lock near to the URL when you are using websites as this indicates that they are safe to use.
- Remember android phones can become infected with malware so you should also install anti-virus software on your phone.
- Set up your PC to automatically download operating systems browser and software updates automatically.

If you need to send us funds we will provide you with details of our bank account but you are strongly advised to speak directly to your lawyer to confirm the account number before sending these. If we need to send funds to you and you have already sent us your account details we will also ring you to confirm the bank details before sending any money. We will not be liable for any money sent to a wrong account. If you receive an email telling you that our bank details have changed please contact us immediately as we have no plans to change the current arrangements.

Also, please remember if you have any doubts about sending large amounts of money to us when you are buying a property or with any other transaction you can always send us £1 to test that you have the correct bank account details. After transferring the £1 call our office to ensure that we have received the £1. If we confirm you can then proceed to send the balance of the funds knowing you have the correct bank details.