APMLS

CONSUMER GUIDES

Safe payments and real estate fraud prevention

Use independent checks for reservations, deposits, rent and final payment.

What matters

• Verify the brokerage, AMI, property owner and authority of anyone requesting payment.

• Request payee name, IBAN, purpose and contractual basis; compare them with information obtained through a separate channel.

• A message changing bank details or demanding urgency may be fraudulent. Call a previously verified number, not only the number in that message.

• Ask for receipts and keep payment records. Avoid sending identity documents through informal channels without a verified need.

• If you suspect fraud, contact your bank immediately, preserve evidence and report it to the relevant authorities.

Questions and notes

01 Payee/IBAN verified through an independent channel:

02 Contract, receipt and property reference:

Official sources

IMPIC | Licenças de mediação

Lei 15/2013 | Mediação imobiliária

IMPIC | Como apresentar uma queixa

General information, not legal, tax, financial or technical advice. Verify current rules and property-specific facts before deciding. APMLS is independent of the brokerage and is not a party to the transaction.