**Property Fraud Guidance**

**Action Fraud (**[**www.actionfraud.police.uk**](http://www.actionfraud.police.uk)**)**

Action Fraud is the UK’s national fraud reporting centre. They provide a central point of contact for information about fraud. Their [online fraud reporting service](http://www.actionfraud.police.uk/report-a-fraud-including-online-crime) is available 24 hours a day, enabling anyone to report a fraud and find help and support. They also provide help and advice over the phone through the Action Fraud contact centre (0300 123 2040) - you can speak to a specialist adviser from Monday to Friday between 8am to 9pm, and on weekends between 9am to 5pm.When you report a fraud to Action Fraud, you are given a crime reference number and your case will be referred on to the National Fraud Intelligence Bureau (NFIB). This is run by the police service.  Although each report cannot be investigated individually, the information you provide will aid the police to build up a national picture of fraud. This will help make the UK a more hostile place for fraudsters to operate in and keep other potential victims safe.

In some cases the police may want to contact you for further details. It is therefore important that you keep any relevant information about the fraud.

If you would like, you can also choose to have your details provided to Victim Support, a national charity that helps those affected by crime. If you take up this option, you will then be contacted by someone from the charity and offered free and confidential emotional support and practical help.

**Financial Conduct Authority (FCA -** [**www.fca.org.uk**](http://www.fca.org.uk)**)**

The FCA has an online form ([www.fca.org.uk/consumers/scams/investment-scams/share-fraud-and-boiler-room-scams/reporting-form](http://www.fca.org.uk/consumers/scams/investment-scams/share-fraud-and-boiler-room-scams/reporting-form)) for reporting unauthorised overseas firms targeting UK consumers. It would be of assistance to the FCA if you would provide some information on your dealings with the firm involved, which may lead to them being added to the list of unauthorised individuals and firms operating in the UK. Please note that once submitted, the FCA will only contact you again if they require further information. You can also view further information on what to do if you have been scammed using the following link: [www.fca.org.uk/consumers/scams/what-to-do-if-you-are-scammed](http://www.fca.org.uk/consumers/scams/what-to-do-if-you-are-scammed)

**The Serious Fraud Office (SFO -** [**www.sfo.gov.uk**](http://www.sfo.gov.uk)**)**

The SFO is an independent Government department that investigates and prosecutes only serious or complex fraud, and corruption. The SFO does investigate boiler room frauds but this depends on the seriousness and complexity of the circumstances.

The SFO has recently launched a confidential reporting service, SFO Confidential.

While you might not be a victim of fraud or find yourself disadvantaged by corruption, you may come across them in your workplace, your business or even your competitors' businesses.

Regardless of your position, the SFO appreciates that it can be difficult to know what to do when you suspect that someone you know is participating in wrongdoing.  However, it is important that you report your concerns so that these situations can be investigated. SFO CONFIDENTIAL has been launched to help individuals with knowledge of suspected fraud or corruption to report it in confidence to the SFO.

If you have information which you would like to give the SFO, please contact them on the SFO Confidential hotline at 020 7239 7388 or fill out their online [reporting form](http://report.sfo.gov.uk/providing-information-to-the-sfo.aspx).

If you believe that you are the victim of fraud, you should contact your local police force or Action Fraud.

You should note that cases should be reported to the authorities listed above and not to Interpol/Europol, who assist in coordinating cross-border investigations but do not directly investigate cases.

The SFO is an independent Government department which investigates and prosecutes cases of serious or complex fraud (including cases of domestic or overseas bribery and corruption) which, in the opinion of the Director of the SFO, call for the multi-disciplinary approach and legislative powers available to the office. In deciding what cases to adopt, the Director will consider all the circumstances of the allegations including:

* the scale of loss (actual or potential);
* the impact of the case on the UK economy;
* the effect of the case on the UK's reputation as a safe place to do business;
* The factual or legal complexity and the wider public interest.

The SFO operates a confidential reporting service - SFO Confidential.  If having read the Serious Fraud Office's criteria you feel that you have information you would like the SFO to consider, you can contact them using their secure online reporting form: <https://report.sfo.gov.uk/sfo-confidential---provide-information-in-confidence.aspx>

By email: confidential@sfo.gsi.gov.uk

Or by writing to them at: SFO Confidential, Serious Fraud Office, 2-4 Cockspur Street, London, SW1Y 5BS.

**Consumers' Associations in the UK**

If you purchased the property through a firm in the UK and think there was any negligence on their part, it may be open to you to complain to [Which?](http://www.which.co.uk/) (the UK Consumers’ Association) or to [Consumer Direct](http://www.consumerdirect.gov.uk).

**Buying property overseas - general**

The Foreign and Commonwealth has produced a general guide to buying property overseas:

* <https://www.gov.uk/guidance-for-buying-property-abroad>

The Foreign and Commonwealth Office has teamed up with the Buy Association to produce an online video guide to buying property overseas:

* <https://www.gov.uk/government/news/video-guide-to-buying-property-abroad>

A number of British Embassies overseas also produce guidance on buying property in their country:

* [Cyprus](https://www.gov.uk/how-to-property-in-cyprus)
* [Turkey](https://www.gov.uk/how-to-buy-property-in-turkey)
* [Spain](https://www.gov.uk/how-to-buy-property-in-spain)
* [Bulgaria](https://www.gov.uk/how-to-buy-property-in-bulgaria)
* [UAE.](https://www.gov.uk/how-to-buy-property-in-the-uae)