

Fancy the idea of your own pied-a-terre in Paris for a weekend? What about a beach house in Barcelona or an attic room in Berlin? It sounds fine in theory, and going

self-catering is definitely cheaper than staying in a hotel, but how can you trust the outfit you're renting from?

We've come across a number of nasty schemes recently where deposits paid in advance of a holiday have vanished into thin air, along with their recipient.

Take the case of Mark. He tracked down a studio in Notting Hill for a three-week stay in London. It sounded perfect and a bargain at just €50 a night, so he filled out the online forms and got an instant reply saying it was his for the time agreed.

All he had to do next was to prepay five nights and a security deposit of €250, but neither a credit card or PayPal would be accepted. The only method of payment was by wire to the owner's British bank account.

By now alarms bells should have been ringing, but they weren't. Mark had just spent a few years in Brazil, where using online bank transfers is nearly as common as a credit card. You just log on and move money from your bank account into someone else's. He handed over the payment and looked forward to his holiday.

But the night before he left, a dubious email written in fishy language landed from the person he had paid his deposit to.

"I was arrested today because the owner of the apartment you paid for refused to pay taxes and because of that the property was sealed. I was arrested because the landlord ran away. I will be travelling out of London first thing tomorrow because I was given 24 hours to provide him if not I will be held responsible. If am not been able to get your money back from the owner latest by weekend, then I will refund with my money on Monday. Please do not be offended over this, I never planned for it."

Mark never saw his cash again.

In recent months there's been a rise in rental fraud, with thousands of tourists, desperate for cheap deals, falling prey to fake landlords.

So how do you protect yourself? A few simple tips are well worth following. First, always remember that if it sounds too good to be true, it almost certainly is, so carry out thorough checks on your holiday rental before you hand over a cent.

Where funds are demanded by a wire service, give it a miss. Only pay by credit card, where you will usually get your money back if something goes wrong.

It's a good idea to ask if someone can visit the apartment on your behalf before you pay anything. If the answer is no, give it a wide berth. Always ask for a telephone and contact address for the renter, and speak to them over the phone. The best protection is to book from a reputable website recommended by the national tourist board.

Websites such as scamwarners.com, fraudwatchers.org and scam.com are a mine of information when it comes to weeding out dodgy schemes and learning how to avoid them.

If you do fall prey to a scam, you'll probably have to say goodbye to your money, but make sure you report it to police to prevent someone else getting burnt.

- Gemma O'Doherty

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