Buying a property?
What you need to know
If you are a homebuyer who comes into contact with an estate agent, the agent must comply with laws that protect consumers in the UK from unfair sales and marketing practices.

As a buyer, what can I expect from estate agents that comply with these laws?

- **Honest credentials**
  If they say they belong to a professional body or a redress scheme, this should be true and up-to-date, and they should be able to prove it.

- **Accurate descriptions of properties they are marketing**
  What they say, write or show in pictures must be truthful and balanced, and must not mislead.

- **Open, honest, clear and timely sharing of relevant information**
  They cannot hide from you important information that would affect the decisions you make.

- **Fair dealing**
  They should pass on your offers promptly and in writing to the owners; declare any conflicts of interest, including when recommending other services; and treat you the same whether or not you take up those services.

- **They owe a duty of care towards their client (the seller)**
  So they may need to ask questions or to seek proof of your identity or what you say (for example to check how you would finance the purchase or what stage any linked sale has reached).
How can I help the process run smoothly?

✦ **Take time to find out about the home buying process**
  For example, look at the ‘Buying a Home’ pages on [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

✦ **Clearly explain to the estate agent your requirements**
  The clearer you are, the less likely it is that you will be shown unsuitable properties. Give honest feedback on properties you view, as this will help the agent identify properties you might wish to view.

✦ **Do not rush or be pressured into a decision you are not comfortable with**
  For example, an agent cannot force you to meet or use a particular financial advisor, legal representative, or building surveyor.

✦ **Read carefully any marketing material the estate agent provides for you**

✦ **Check out publicly available information about a property where this is easy to do**
  For example about flooding risks (at [www.environment-agency.gov.uk](http://www.environment-agency.gov.uk) or, for properties in Scotland, [www.sepa.org.uk/](http://www.sepa.org.uk/)) and local amenities (local authority websites are a good starting point).

✦ **If you don’t understand, are unsure of something, or if something sounds too good to be true, ask questions**

✦ **Be honest and accurate when answering questions**
  If you give incorrect information or leave important things out, it is likely to be uncovered later in the process and may harm the purchase.

✦ **Keep written records of important conversations**
  And share them with the agent to ensure you both agree the key points.

✦ **Remember the role of the estate agent is to market and sell their client’s property**
  They act for the seller, not for you. If you want someone to check the property’s structural condition, commission your own surveyor. If you want someone to check the property’s legal title, instruct your own solicitor or licensed conveyancer.
What should I do if I am not happy?

您可以向您的代理提出投诉，给他们一个机会来调查和解决您的投诉。

如果您对投诉的处理方式不满意，您可以将该问题提交给相关的投诉委员会、Citizens Advice或Trading Standards等组织。请访问www.oft.gov.uk/business-advice/estate-agents/estate-agent-complaints获取更多信息。

有两类公认的房地产代理投诉方案：The Property Ombudsman（www.tpos.co.uk或拨打01722 333306）和Ombudsman Services: Property（www.ombudsman-services.org/property.html, 01925 530270）。

如果代理是苏格兰的法律公司，可以联系苏格兰法律投诉委员会（www.scottishlegalcomplaints.com, 0131 528 5111）。

Citizens Advice消费者服务提供免费、保密和公正的消费问题建议。访问www.adviceguide.org.uk或拨打Citizens Advice消费者热线08454 040506。服务费用将适用。