

The Oasis Centre - Cornwall

Registered Charity Number 1139355, founded to serve the communities in the parishes of St Columb Major, St Mawgan-in-Pydar, St Eval and St Ervan



Looking Out for Students

Number 18 in a series of notes on important issues.

You might not think of a university student as a potential victim for fraud. You would be wrong however because criminals know better. University students at the threshold of their adult lives move away from the familiar surroundings of their homes, have their grant money in the bank and are learning about life. They may be unfamiliar with scams and other pitfalls that await them and they are embracing new experiences.

The months leading up to the commencement of the academic year in September see students up and down the country looking for suitable accommodation near their universities. This activity peaks around August in each year. Fraudsters know this and can use a variety of websites to advertise properties to rent. These are advertised at attractive rates and their locations are likely to be convenient for students. The advertisements will look genuine and may be accompanied by photographs, detailed descriptions and of course contact details.

The demand for student accommodation is high and, in the face of competitive bids dreamed up by the fraudsters, students may be tempted to agree and pay upfront fees to secure what seems to be the ideal property quickly and without viewing it. This can be a big mistake. The property may not even exist, the fraudsters may not own the property, there may already be tenants living there – but the ‘fee’ will have gone.

There are a number of obvious steps that can be taken to avoid these traps. The use of an established and reputable letting agency with an office, or perhaps more than one, in the district is one of them. It is also possible to research the area on line, for instance by using Google maps, to check the location and that the property actually does exist. No financial commitment should be entered into until the property has been viewed, preferably in person.

There are other warning signs to look out for. One of them is the potential landlord who requests a ‘holding deposit’, claiming that the property is in high demand or that this is standard procedure for student accommodation. Remember that a landlord can be expected to check a successful applicant, so be cautious if the landlord does not request employment or character references. Remember finally that there are laws relating to the taking and holding of tenancy deposits.

Another thing – unwitting students are known to have been recruited in the past by criminals to help them to transfer illegally obtained money between bank accounts, using the students’ accounts. The criminals advertise fake jobs in newspapers and on the internet usually offering opportunities to make money quickly, often a percentage of the money transferred. Students, short of money, may be particularly susceptible to advertisements of this nature. This activity is money laundering and a criminal offence that can lead to prosecution and a custodial sentence.

Jeremy Simmonds, Chair, The Oasis Centre - Cornwall