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Email hacking: another home-seller robbed of £270,000

Following our report of a seller who had £340,000 stolen by conmen hacking emails, another case has emerged - where fraudsters diverted a £270,000 payment

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Fabienne d'Adhemar with her two children Luca and Clementine Photo: Julian Andrews



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Home buyers and sellers are at risk of losing hundreds of thousands of pounds because fraudsters are aggressively targeting those involved in housing transactions.

Sophisticated criminals are intercepting emails between buyers, sellers and their solicitors and sending false bank account details to divert the proceeds of house sales.

In some cases, fraudsters posing as sellers contact the legal firm acting for the real sellers and instruct them to send the sale proceeds to a rogue account. In other cases, buyers receive fraudulent emails purporting to be from their solicitors with instructions to send their payment to a different account.

This newspaper first wrote about the issue earlier this month and has since received a stream of letters from readers whose emails were hacked and whose payments were diverted to fraudulent accounts.

• **'Fraudsters hacked emails to my solicitor and stole £340,000 from my property sale'**

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Nicholas and Fabienne d'Adhemar were recently swindled in this way. The couple and their two young children, Clementine and Luca, had outgrown their two-bedroom flat in Fulham, south-west London, so decided to sell up and buy their first family house.

They sold the flat for £675,000, which gave them £270,000 to put towards their new property.

Mrs d'Adhemar engaged a solicitor to handle the transaction and sent all correspondence through her secure work email address, but used her personal email account for everything else, including contact with the estate agent, Chestertons.

But 10 days after the sale was completed they received a call from their solicitor, who said NatWest had flagged up a problem with their account.

Alarm bells immediately rang. The couple didn't have a NatWest account, they banked with HSBC.

Eventually it became clear that fraudsters had accessed Mrs d'Adhemar's personal email account and, posing as her, emailed instructions to the solicitors to send the money to the NatWest account.

"I had never emailed my solicitors from my personal account before, but Chestertons had copied them into an email sent to me. That must be how the fraudsters found my solicitor's email address in my account and were able to contact them."

Mrs d'Adhemar said the criminals took considerable effort to make the emails appear genuine.

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Fortunately in this case NatWest was able to freeze the account immediately and reclaim the entire £270,000 before any was transferred away.

"We were very lucky to get all of our money back, but there were a few days when we thought we might lose the house we were buying," Mrs d'Adhemar said. "The money from the sale of the flat was all we had."


Jacques Smith, a partner at law firm Rubinstein Phillips Lewis, said the scam is becoming increasingly common. He said house buyers and sellers should make it clear to their solicitor at the start of the process that they have no intention of changing their bank account details, and to ignore any instructions to do so unless they are given in person.

The Solicitors Regulation Authority said member firms are responsible for safeguarding client funds, and had to replace any money that is "improperly withheld or withdrawn from a client account".

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