SmartBuild

VERIFY BEFORE YOU PAY

Before You Send Money to Uganda

A safety checklist for property buyers abroad

Most property payment losses start with a payment detail nobody checked. Work through these steps before you send money, and again before any further payment.

1. Before you agree to pay

- ☐ Get the payment request in writing, on the seller's or the lawyer's own letterhead or work email. A chat message is not enough.
- ☐ Check that the name on the receiving bank account matches the seller or the law firm named in your sale agreement. Be wary of accounts in the name of an agent, broker or any person who is not a party to the sale.
- ☐ Check that the person you are paying is the person who can sell. Compare the name on an official title search with the seller. If someone signs for the seller, ask to see their written authority and have your own lawyer check it.
- ☐ Do the title and site checks before the first payment, not after it.
- ☐ Agree in writing what each payment is for, how much it is, and what you receive in return.

2. Confirm the receiving details

- ☐ Phone to confirm the bank details, using a number you found yourself: an official website or an earlier signed document. Never use the number in the message that gave you the details.
- ☐ Treat any change in bank details as a stop sign. Do not pay until you have confirmed the change by phone with someone you already know.
- ☐ If a lawyer is receiving the payment, ask for their current practising certificate and confirm it with the professional body that regulates lawyers in Uganda.
- ☐ Be cautious when you are rushed. Pressure such as "the price rises tomorrow" or "another buyer is ready" is a warning in itself.

3. Before the money leaves your account

- ☐ Ask your own bank or transfer provider, in writing, what it will charge, what exchange rate applies and what amount will arrive. Compare that with the amount you owe.
- ☐ Consider a small test payment first, and ask the receiver to confirm it by phone before you send the balance.
- ☐ Use the payment reference exactly as agreed, so the payment can be matched to your purchase.

4. After you pay

- ☐ Ask for a receipt in the name of the party you paid, on the same day.
- ☐ Keep every record in one backed-up folder: payment confirmation, messages, receipts and signed documents.
- ☐ Confirm the next step and its date in writing before you make the next payment.

Stop and ask for help if

- ☐ The bank details change, or arrive by chat from someone new.
- ☐ The name on the account is not the seller or the law firm in your agreement.
- ☐ The seller or lawyer cannot be reached by phone, or refuses independent checks.
- ☐ The name on the title is not the name of the person selling.
- ☐ You are asked to pay in cash, or to pay before any checks are done.
- ☐ The price is far below what similar property sells for.

Want an independent check of the title, the site and the seller before you pay? That is what Buy Safe is for.
WhatsApp +256 773 826 673 · info@smartbuild-africa.com · smartbuild-africa.com

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