



Esentepe, Northern Cyprus

## BOOKING DIRECT SAFELY

(This advice is provided courtesy of StaySavr.com)

### ABOUT STAYSAVR.COM

**StaySavr** is a collaborative project by the owner community and opposes the extortionate service charges imposed on both guests and owners by the principal holiday rental agencies. It encourages guests to book direct with an owner provided the guest is satisfied that both the owner and property are genuine. To this end, StaySavr provides this safety advice.

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### WHAT TO LOOK OUT FOR WHEN BOOKING DIRECT WITH AN OWNER

#### 1. Be certain that the property exists

You've seen the pictures, you've read the reviews. But is it real? Read the description and reviews thoroughly, paying attention to the time-span of reviews.

- Be worried if the reviews were submitted in quick succession and are all written in the same style.
- Be cautious if you can't find the property on Google Streetview. (*Streetview does not exist for Northern Cyprus but a satellite view does and we can provide the coordinates of Jasmine Villa, if required*)
- Be concerned if the style of the building doesn't match buildings in the area.

#### 2. Is the advertiser connected with the property?

It only takes a criminal a few minutes to grab the photos and text of a real holiday property and use them to create a new advert or web page. The property may be a real holiday property but does the advertiser really run it?

- An owner will advertise a property in more than one place. Usually, their own web page plus at least two listing sites. Use google to try to find the same property **with the same owner** advertised elsewhere. (*We advertise Jasmine Villa on Owners Direct, Holiday Lettings, Alfa Holiday Lettings, and The Holiday Let and , of course on own website at [www.jasminevillacyprus.co.uk](http://www.jasminevillacyprus.co.uk)*)
- Often, the owner's name (or the owner's agent's name) will be mentioned by reviewers.

#### 3. Might you be communicating with a hijacked email account?

If your host's email account has been hijacked, you could be exchanging emails with a fraudster instead of the owner. You should always guard against this risk.

- Make a call to the phone number that you saw on the property advert. Check that the person at the other end is the same person that you have exchanged emails with.
- Ask questions about the area. For example: where is best for food shopping? A vague answer should alarm you.

#### 4. Red flags

If the advertiser suggests a discount for early payment or tries to rush you to pay: RUN

If the advertiser can't give detailed answers to your questions about the property : RUN

If the advertiser doesn't seem to know the area: RUN

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## THE SAFETY NET ILLUSION

Whether you book direct with the owner or via an online agent, you pay in advance.

All of the online agents, including HomeAway/Owners Direct/VRBO and TripAdvisor/Holiday Lettings, try to persuade you that paying through their platform is the safest way to do it. Just to be clear: each of these businesses has its own procedures and some are much better than others. StaySavr deconstructs the apparent safety of payment through HomeAway, for example, as follows:

- Your payment on the HomeAway platform is taken through Yapstone Inc by a Yapstone subsidiary based in Ireland: "Holiday Rent Payment"
- "Holiday Rent Payment" is only subject to Irish financial regulation which is among the weakest in Europe.
- Part of your payment went to HomeAway, to cover their Service Fee.
- Surprisingly, you have no contract with HomeAway. They have merely facilitated the making of a contract between you and the accommodation provider.

### If something goes wrong, who is responsible?

Even when you think that it should be straightforward, it isn't. Say, the owner has failed to provide the accommodation as promised: So, you look to the owner for compensation. But, perhaps the owner doesn't agree. Then, you might turn to HomeAway. But HomeAway will refer you to Yapstone, because you have no contract with HomeAway. Yapstone will suggest that you contact HomeAway. The truth is that HomeAway's guarantees are not enforceable because you have no contract with them.

**For European readers:** You probably believe that Section 75 protection means that your credit card payment is protected by your card provider. Well, it turns out that it depends who you make the payment to. If you pay an intermediary, you are not protected. If you pay the accommodation provider, you are protected. So, by far the best way to go is to book direct with the owner and pay by credit card.

Other countries don't have the same protection for card payments, so your redress is against the person or company that you've paid. It's always best to have just ONE party to claim against because having two means that each can try to defer responsibility to the other party. This makes booking direct with the owner safer.

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## EXTRA PRECAUTIONS

### 1. Use the phone

If you are at all uncertain, phone the owner or manager to confirm the payment destination before you make payment.

- Make sure that you call them (not them calling you)
- Use the phone number published on the advertising website (not a number from an email)
- It's a good opportunity to ask questions and build trust

### 2. Ask for an extra picture

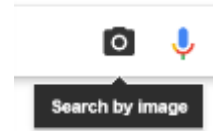
If you are at all doubtful that the person you're talking to is truly the owner or manager, you can get absolute confirmation by asking for a non-published picture of the property

- Owners only publish the best pictures, but they do have loads of other pictures.
  - Check that the additional picture is the same property as the published pictures
  - Use **Google Image Search** to check that the additional picture is not published
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## USING GOOGLE IMAGE SEARCH

Google Image search finds all the places on the web where a particular image is published. It still works even if the image has been resized. On some of the advice here, we have mentioned using Google Image Search to find other sites showing the same property. Here's how to do it:

Right click on the image that you're interested in and then click on "Copy link address" (*or Jasmine Villa Cyprus*). Now go to [images.google.com](https://images.google.com) and click on the camera button. Next, just paste the image link into the box and click the Search button.



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## PAYING SAFELY

DO NOT

### Never

- Send cash
- Use Western Union or similar as their transactions are untraceable
- Allow yourself to be hurried

DO

### Always

- Pay by credit card if possible, direct to the accommodation provider. (*Most of our guests pay by bank transfer. We also accept cheques and will consider payment by PayPal although we are forced to apply the additional charges imposed on us by Paypal and need to pass these on to the guest*)
- Confirm payment instructions by phoning the owner/manager. (*We will provide our bank details by either email or phone*)
- Make sure you have got the name and address of the person or company you are paying
- Keep a record of your payment