



2nd April 2026

Hoax is where the heart is - AIB warns customers about rental deposit scams linked to fake property listings

- Requests to pay to view a rental property are a red flag
- Fraudsters claiming to be banks move money from accounts once customers share details
- If something doesn't feel right, wait a sec to double check

As part of AIB's quarterly Fraud Trend series, AIB is warning customers about a new fake rental scam where criminals pose as landlords on legitimate letting websites and request small deposit payments to secure a property viewing. The viewing is linked to a fake or compromised online property listing where the customer is directed to enter card or online details to authorise the payment. Scammers claim the small upfront fee, or refundable deposit, secures a viewing and prevents no-shows.

Shortly afterwards the customer receives a call falsely claiming to be from their bank saying their account was compromised and they're asked to authorise a small payment and to share their online banking or card details. The information they provide is then used by criminals to gain access to the accounts, add new devices and move funds before the scam has been identified.

Customers being asked to pay to view a rental property is a major red flag, and extreme caution should be exercised if any request for payment is made before viewing a property in person.

AIB provides a regular quarterly update to educate customers and wider society on the frauds we've detected. This emerging rental deposit scam is the latest AIB Fraud Trend for the first quarter of 2026.

Head of Financial Crime at AIB Mary McHale, said "Scammers are getting more sophisticated, and it's imperative that we don't let them get one step ahead of us. That's why we should never make payments, even small ones, to view a property. At AIB we say if something doesn't feel right, stop, and wait a sec to double check. Don't give in to pressure for your banking and security details on a phone call. The best way to protect your money from being stolen is to remain vigilant.

AIB is continuously investing to enhance our fraud monitoring systems in response to new and existing fraud trends. While other institutions don't offer around the clock support to keep money safe, our fraud helpline is open 24 hours a day, seven days a week to support our customers when they need us. We also work closely with industry stakeholders including telecommunications companies, the Banking and Payments Federation of Ireland (BPF), and the Gardaí to detect and report fraud trends, as it's only by communicating and coordinating across the whole of society that together we can be effective in combating these criminals."

Top Tips:

- Never pay to view a property. Legitimate landlords do not charge viewing deposits.

- AIB will never call you and ask for full security details or ask you to approve payments to keep your account safe.
- Do not share your card details, online banking login details, registration or personal access code with anyone.
- If something doesn't feel right, stop and wait a sec to double check.

For more information on how to protect yourself from fraud, visit our security centre on aib.ie. Here you will also find our contact information including our 24/7 fraud support line on 1800 24 22 27.

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