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Buyers Warned About Estate Agents' Broker Pressure

July 23, 2025

— Categories: Real Estate



Homebuyers across the U.K. are being urged to be cautious as concerns mount over a growing trend among some estate agents to pressure clients into using their in-house mortgage brokers or solicitors. This practice, often referred to as “conditional selling,” has resurfaced and is causing concern among regulators and consumer advocates alike.

Conditional selling typically occurs when an estate agent hints or directly suggests that a buyer’s offer will be more attractive if they use the agency’s preferred financial services. It

may be presented as a simple way to move things along faster, but industry insiders warn that it can lead to poor financial decisions and increased costs for buyers.

According to a campaign by FT Adviser, some estate agents are telling buyers they must book an appointment with their in-house broker before their offer will be considered. While this approach is against guidelines from The Property Ombudsman and the Financial Conduct Authority (FCA), it continues largely unchecked due to loopholes in referral arrangements and weak enforcement.

The campaign sheds light on how buyers, caught in the emotionally charged process of securing a home, can be vulnerable to manipulation. The report explains, "Imagine your brain as a team. There's the thinker: calm, analytical. Then there's the amygdala, the emotional bouncer which jumps in when you feel threatened." In such moments, the logical side of decision-making often takes a backseat, and buyers may feel compelled to comply simply to avoid losing their dream home.

Once locked in, the financial consequences can be severe. In-house mortgage advisers often work with a limited selection of lenders and may not offer the most competitive deals. "I've seen cases where clients end up with higher interest rates, inappropriate insurance policies, or opaque fees which never get explained," one adviser told FT Adviser.

Buyers may also feel a sense of regret once the dust settles. Emotional manipulation can lead to buyer's remorse, particularly when they discover better options were available elsewhere. The convenience and perceived control of using the estate agent's broker may seem helpful at first, but they can ultimately limit a buyer's freedom of choice.

The FT Adviser campaign calls for a clearer divide between property sales and financial advice. It argues that buyers are at a disadvantage when the two are intertwined. The reporting has led some professionals to write directly to Members of Parliament, urging intervention and stronger oversight of estate agency practices.

Buyers are reminded they are under no obligation to use any broker or solicitor recommended by the estate agent. If they are told their offer depends on it, they should treat it as a warning sign. Consumers are advised to seek independent mortgage advice early in the process and to report any undue pressure to The Property Ombudsman or Trading Standards.

In today's competitive housing market, informed decisions are key. Buyers deserve transparency, independence, and the confidence that comes with knowing their financial choices were made on their own terms.