Why a Property Agent May Ask for Your NRIC

Description

CEA says property agencies and agents must conduct due diligence on clients and unrepresented counterparties before an agreement to buy, sell or lease property is entered into. That can require identity verification, but it does not remove the consumerâ??s need to verify the agent and the purpose, handling and security of the information.

This guide is for a buyer, seller, landlord or tenant asked by a property agent for identity information. Its purpose is to decide whether the request is part of required transaction due diligence and disclose only through a verified, proportionate channel. The answer comes first because the costliest mistake is usually taking the next irreversible step before the controlling condition is known.

Choose the branch that matches your situation

Situation	Practical next step
The requester is not verifiable on CEAâ??s register	Pause and verify the registration number and agency before sharing documents
You are the agentâ??s client	Ask which client due-diligence step and record is being completed
You are unrepresented but on the other side of the transaction	Ask for the unrepresented-counterparty notice and the minimum information required
The request arrives through an unexpected link or chat account	Use the agencyâ??s published contact channel instead

The table is a triage tool, not a substitute for the underlying authority. It separates the readerâ??s situation from the action, so a general rule is not applied to the wrong person, property, business, journey or account.

Verify the professional first

A due-diligence duty does not authenticate the person asking. The controlling position was checked against CEA consumer questions 2026.

Do this: Check the CEA Public Register and call the agency through its published number. This turns the rule into a dated record that another person can review, instead of leaving the outcome to memory or an informal message.

Name your role in the deal

Client and unrepresented counterparty are not the same role.

Do this: Write buyer, seller, landlord or tenant beside the request. This turns the rule into a dated record that another person can review, instead of leaving the outcome to memory or an informal message.

Connect the request to a transaction

The timing is before an agreement is entered into, not a licence for indefinite collection.

Do this: Record the property, proposed agreement and request date. This turns the rule into a dated record that another person can review, instead of leaving the outcome to memory or an informal message.

Ask what will be retained

Identity evidence may become a regulated transaction record.

Do this: Ask the agency for purpose, retention and access details. This turns the rule into a dated record that another person can review, instead of leaving the outcome to memory or an informal message.

Minimise uncontrolled copies

A full NRIC image sent to the wrong account creates a separate risk. The related operating detail was also checked against CEA estate-agent due diligence guide.

Do this: Use the verified submission route and watermark where appropriate without obscuring required fields. This turns the rule into a dated record that another person can review, instead of leaving the outcome to memory or an informal message.

Do not misstate identity details

False or incomplete information can obstruct required checks.

Do this: Escalate concerns rather than inventing or altering particulars. This turns the rule into a dated record that another person can review, instead of leaving the outcome to memory or an informal message.

Keep the notice and acknowledgement

A later dispute is easier to reconstruct from a dated record.

Do this: Save the request, the agent identity check and the submitted-document list. This turns the rule into a dated record that another person can review, instead of leaving the outcome to memory or an informal message.

Two original tools for this decision

a role-and-timing decision tree for client versus unrepresented counterparty checks

This LBRD analysis applies each branch above to the readerâ??s actual role, timing and evidence. Write the facts in separate columns, mark unknowns, and do not convert an estimate into a confirmed eligibility result.

a disclosure log that records requester, purpose, channel, document and retention answer

Keep the source, date checked, decision owner, deadline and supporting document in the same record. The value of this tool is not the template itself; it is the visible connection between the official condition and the action taken.

Stress-test the plan

A tenant dealing directly with a landlord may still be an unrepresented counterparty to the landlordâ??s agent. The tenant should verify the agent, ask for the due-diligence explanation and use the agencyâ??s confirmed channel, rather than sending an NRIC image to a newly created messaging account.

The example is an analysis, not a promise that an authority, operator, provider or professional will reach the same result. Change one material fact at a time and re-run the decision. If the route depends on a date, amount, pass type, legal form, age, location or approved drawing, verify that field at the point of action.

Before acting

1. Pause and verify the registration number and agency before sharing documents.
2. Ask which client due-diligence step and record is being completed.

3. Ask for the unrepresented-counterparty notice and the minimum information required.
4. Use the agencyâ??s published contact channel instead.
5. Escalate concerns rather than inventing or altering particulars.
6. Save the request, the agent identity check and the submitted-document list.

Save the two official pages with the date checked. If an online form, price, timetable, clinic network or approval condition changes, the current official service must take priority over this explainer.

Limits and escalation

This is not legal advice. CEA rules, agency procedures, PDPA obligations and transaction facts determine the exact check.

Where the facts are disputed or the consequence is material, pause and ask the controlling authority or an appropriately qualified professional. Keep the answer with the documents used to make the decision.

Related LBRD guides

For the next adjacent task, read Property Payments: What Must Never Go Through Your Agent. You may also need Property Agent Commission and GST: Negotiate the Full Cost.

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