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LLOYDS BANKING GROUP URGES CUSTOMERS TO BE ON ALERT FOR NEW INTERNET SCAMS

Lloyds Banking Group is urging its customers to remain on guard against internet scams, following the launch of the combined Group. It is warning customers across all of its brands, including Lloyds TSB, Halifax and Bank of Scotland, that opportunistic fraudsters may initiate phishing scams, asking for personal details, with emails claiming to be from the newly formed Group.

‘Phishing’ involves fraudsters sending emails to the general public, purporting to be from particular banks, and containing links fake log in pages, which may appear to be official banking sites. The emails are sent in the hope recipients will be tricked into divulging their bank security details, including passwords, for online banking.

Although the combination of rising public awareness and new anti-fraud technology has started to reduce the impact of online banking fraud, phishing scams are still common. More than 20,000 fraudulent phishing websites were set up in the first half of 2008 – an increase of more than 180 per cent from the same period in the previous year¹.

As well as increasing in volume, these emails have become much more sophisticated and Lloyds Banking Group wants to ensure customers are aware they may receive fraudulent emails which appear in its name.

Rob Devey, Managing Director, Direct Channels, Lloyds Banking Group said: “Fraudsters are opportunists, who are always on the hunt for new ways to dupe customers. It should come as no surprise that the creation of Lloyds Banking Group may trigger another spate of phishing attacks.”

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Lloyds Banking Group is the company holding name and will never be used as a customer facing brand so customers can be sure that if they receive an email claiming to be from Lloyds Banking Group it will be fraudulent.

Brands under the Lloyds Banking Group banner such as Lloyds TSB, Halifax and Bank of Scotland never send emails asking customers for their personal security details details. So the bottom line is any email a customer receives which requests information such as passwords is fake, no matter how genuine it appears to be.

Rob Devey continued: "Our aim is to make sure customers are protected. The simple rule is that customers should never respond to any emails asking for security details.

"But phishing is just one of many tricks fraudsters have up their sleeves, so there are other measures people should take to stay safe. Anyone using online banking needs to make sure they choose strong passwords, regularly update the security software on their PCs and keep their details private all the time."

Lloyds Banking Group has some top tips to help customers protect themselves online:

- Don't write down passwords or store them on your computer.
- Don't give your password to anyone else – and don't respond to emails asking you for your details.
- Change passwords straight away if you think someone might have got hold of it.
- Choose strong passwords that include a mix of letters and numbers and change it regularly.
- Try not to use Internet banking in a public place such as an Internet café.
- If you do use Internet banking in a public place, always log off before you leave and don't leave the computer unattended.
- Check your accounts regularly to see if any suspicious transactions have taken place – get in touch with your bank straight away if you do notice anything suspicious.

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- Install anti-virus software and firewalls on your computer to protect against attack from fraudsters and keep your computer updated with the latest security 'patches' that companies like Microsoft issue from time to time.
- Don't download software unless you're sure of the source and be wary of suspicious emails which could be from fraudsters.

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Notes to Editors:

¹ APACS

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