

What is Lloyds TSB doing to

combat

financial crime?

At Lloyds TSB we are working hard to tackle fraud.

Our fraud detection systems highlight unusual spending patterns, so we may occasionally call you if any unusual transactions appear on your account.

Sometimes you may be asked for further identification when you are in a branch or a shop. This doesn't mean you are under suspicion in any way, we just need to be sure that the person dealing with your account or cards is you.

It could mean that some transactions in a branch or a shop take a little longer than normal while your identification is checked and we apologise for this.

Other sources of advice

Check lloydstsb.com. Our website is a good place to get help and guidance on how to stay safe, especially whilst online. Check regularly for specific information and guidance on protecting your PC and yourself.

Check your statement. If you notice anything irregular on any of your statements contact us immediately. Also, if you are expecting a statement or cheque book by post and it doesn't arrive, contact us to ensure it hasn't been lost or stolen.

Other agencies include:

- National High Tech Crime Unit – www.nhtcu.org
- British Bankers Association – www.bba.org.uk
- Home Office ID Fraud – www.identity-theft.org.uk

Useful contacts

If you suspect that your financial security has been compromised, contact us immediately.

Cards

If there are credit or debit card transactions on your statement that you do not recognise or appear incorrect then contact our helpline on **0845 300 6699** (Monday-Friday 8am-8pm and Saturday 10am-2pm).

Internet

Internet banking Helpdesk: **0845 3000 116** (+44 20 7649 9437 from overseas).

Textphone (if you have a hearing or speech impairment):

0845 300 2280 (+44 141 303 6314 from overseas).

You can contact us Monday-Friday 7am-10pm and at weekends 8am-6pm, or send an e-mail to our Internet banking Helpdesk at: online@lloydstsb.co.uk

Please contact your branch if you'd like this in Braille, large print or on audio tape.

www.lloydstsb.com

We accept calls made through RNID Typetalk. Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

Lloyds TSB Bank plc Registered office: 25 Gresham Street, London EC2V 7HN.
Registered in England and Wales no. 2065.

Lloyds TSB Scotland plc Registered office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH.
Registered in Scotland no. 95237.

Authorised and regulated by the Financial Services Authority and signatories to the Banking Codes.

We are members of the Financial Services Compensation Scheme and the Financial Ombudsman Service.

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Lloyds TSB

Important

customer
information

Protect your identity and guard
your card on the Web

Financial crime and
how it affects you

You first  Lloyds TSB

Identity theft

You may not think that this affects you, but identity theft is one of the fastest growing areas of financial crime. Fraudsters are using increasingly ingenious methods to obtain your personal information in order to carry out fraud on your bank or credit card accounts or use your name and address to commit other fraud. This is known as 'Identity theft'.

Are your financial details safe?

Criminals are acting in an increasingly professional and confident way in order to gain access to your finances or even to take over your complete identity.

There are several ways that they can steal your information:

- Raiding dustbins to search for information on discarded statements, receipts, cards, junk mail or bills.
- Making calls or sending e-mails to customers alleging to be from their bank, asking for personal information to be confirmed or security information to be entered on realistic looking websites.
- Making calls or sending e-mails alleging to be from another supplier quoting your valid account information and asking for further bank or credit card account details.
- Bribing workmen or cleaners to search for your personal financial details while they are in your home.

Criminals are able to obtain high quality forged passports and driving licences in your name which completes their ability to impersonate you.

You are important to us

Your financial safety is extremely important to us and because of this we have prepared the following guide to help you keep your information safe.

Tips for staying safe

Dispose of your 'financial waste' safely:

- Invest in a shredding machine, they can cost as little as £5. Alternatively tear or cut documents, cards and receipts into small pieces before disposing of them.
- Always shred or tear unwanted applications. Don't give fraudsters the opportunity to apply for financial products using your name.

Know who you are dealing with

Treat e-mails and calls you receive with caution. Be wary of unsolicited e-mails or calls asking you to disclose any personal details or card numbers. Lloyds TSB, the police or card schemes such as Visa and MasterCard would never contact you to ask you for your Personal Identification Number (PIN) or your FULL password or other security information.

Lloyds TSB may contact you from time to time and will be required to identify you for security purposes; however, we will never ask you to reveal your full Security Password or 3 digit Security Code on the reverse of your card.

This means that we will NOT ask you to provide your complete password, although you may be asked for random letters in your password.

Always access Lloyds TSB Internet banking by typing the bank's address into your web browser. Never go to our website from a link in an e-mail. If in doubt, contact us separately on an advertised number or e-mail address.

Keep passwords and PINS safe

Do not write down any of your passwords or PINs. If you find it difficult to remember your passwords or PINS change them to something more memorable, but avoid obvious choices (names of family members, pets or dates of birth), and don't tell anyone else.

When using a cash machine or PIN pad terminal in a shop stand close to the cash machine/pad and always shield the keypad to avoid anyone seeing you enter your PIN.

When using a computer in a public place such as a cyber café to access Internet banking, always make sure that when you have finished your banking you clear your history before you log off. Never leave the computer unattended when you are logged on, this would be an ideal opportunity for someone to access your account(s).

Keep hold of your cash:

- Be aware of others around you. If someone close to the cash machine or computer you are using is behaving suspiciously or makes you feel uncomfortable please choose another one.
- Be aware of your surroundings. If someone is crowding or watching you, cancel the transaction and go to another cash machine.
- Do not accept help from 'well-meaning' strangers at a cash machine and never allow yourself to be distracted.
- If there is anything unusual about the machine or there are signs of tampering, do not use the machine and report it to the bank immediately.

Guard your card on the Web with Lloyds TSB ClickSafe

Lloyds TSB ClickSafe provides cardholders with added security when purchasing over the Internet. The service allows you to choose a personal password to ensure that only you can make purchases with your card when shopping online.

Lloyds TSB ClickSafe puts you in control when shopping online: only you can approve purchases made with your card, giving you extra security and peace of mind.

If you make a purchase in a shop you will either sign a receipt that the sales assistant will check or enter a PIN number. Lloyds TSB ClickSafe mimics this process over the Internet by providing a digital receipt that you sign with your own personal password.

Signing up for Lloyds TSB ClickSafe couldn't be easier. Just log onto www.lloydstsb.com/clicksafe and follow the simple steps.