


Lloyds TSB Recent email scams

We want to make sure you can recognise a fraudulent email if you receive one. When we email you, we'll always greet you personally (by title and surname). Plus, to make it harder for fraudsters to imitate our emails, we'll always quote the last 4 digits of your current account number at the top of every email.

Here are examples of current email scams.

Example 1:

You first  **Lloyds TSB**

Welcome to Internet banking

Security Notice

Dear Lloyds TSB Account Holder,


During our regularly scheduled account maintenance and verification procedures, we were unable to verify your account information. This might be due to either one of the following reasons:

1. A recent change in your personal information (ie change of address).
2. Submitting invalid information during the initial enrollment process.
3. An inability to accurately verify your account information due to an internal error within our processors.

We demand that you take 5 minutes out of your online experience and renew your records to avoid running into any future problems with the online service. However, failure to update your records will result in your account suspension. Once you have updated your account records your internet banking service will not be interrupted and will continue as normal.

Thank you for your patience.
Sincerely, **Lloyds TSB** Customer Service

Example 2:

You first  **Lloyds TSB**

Dear Valued Customer,

- Our new security system will help you to avoid unauthorized access to your account and keep your investments safe.
- Due to technical maintenance we need you to reactivate your account

Please click on the link below to proceed:
<https://online.lloydstsb.co.uk/>

We appreciate your business. It's truly our pleasure to serve you.

Lloyds TSB Customer Service

This email is for notification purposes only. To contact us, please log into your account and send a Bank Mail.

Example 3:

You first **Lloyds TSB online**

Dear Customers,

Lloyds TSB Online Bank always look forward for the high security of our clients. Some customers have been receiving an email claiming to be from Lloyds TSB advising them to follow a link to what appear to be a Lloyds TSB web site, where they are prompted to enter their personal Online Banking details. Lloyds TSB is in no way involved with this email and the web site does not belong to us.

Lloyds TSB is proud to announce about our new updated secure system. We updated our new SSL servers to give our customers a better, fast and secure online banking service.

Due to the recent update of the servers, you are requested to please update your account info at the following link.

<https://online.lloydstsb.co.uk/logon.ibt>

Important
Please provide all these info completely and correctly otherwise due to security reasons we may have to close your account temporarily.

A. J. Blair
Online Security Admin
Lloyds TSB Online Bank

Example 4:

You first  Lloyds TSB online

Dear Customer,

We are sorry to inform you that your account with Lloyds TSB Bank PLC has been temporarily suspended. However, you are still authorized to log into you account, receive transfers but you will be unable to make any transfer or pay any bill from your account. All pending transactions from you account have also been suspended.

Why your account was suspended:

We have noticed in the last few days many suspicious activities been made in and from your account . These activities were made via a fraudulent and blacklisted IP address. The current location of the IP address shows that the owner is from the United States of America. However, there are strong indications that the owner may be using a Proxy IP.

This person tried to perform the following operations:

- 1- Transfer a substantial amount of money to another Lloyds TSB Bank user , with the Account Number: 201335, First Name : Jane, Last Name : Wilfred. (Denied).
- 2- Change your current password and other important information. (Denied).

If you were responsible for these suspicious processes, or they were accidentally done, please send an email to: lloydstsbfraud@lloydtsb.co.uk , explaining why and from where those actions were initiated, in order to get your account activated.

Else, if you were not privy to these suspicious activities, to get your account activated , kindly read this :

How To activate your account:

Lloyds TSB Bank has added a new security feature to your login information. It is called **Unique ID**. In addition to your current login details you will be required to provide this **Unique ID** before you can access your online account. This **Unique ID** will be renewed every time you login to you online account. This further secures you account from unauthorized access.



To get you account activated, you are required to **LOGIN** to you account from a computer you normally use. After you successfully **LOGIN**, you will be issued your **Unique ID**.

 Continue

NOTE:

For security reasons, we may have to permanently suspend your account if it is not activated within a week.

Andrew. T. Kite
Lloyds TSB Bank PLC

Please do not reply to this e-mail. Mail sent to this address cannot be answered.
For assistance, log in to your Lloyds TSB Bank PLC account and choose the "Help" link on any page.

Lloyds TSB Email ID # 498

Example 5:

ONLINE BANKING SECURITY UPDATE

Default IP Address Authentication:

Dear Valued Customer,

In line with latest security concerns, we have modified our Internet Protocol address (IP address) Policy. Internet Protocol address (IP address for short) is a unique string of numbers that identifies your computer on the Internet. These numbers are normally shown in groups separated by periods. Example: 216.239.51.100 is Google's IP address. An IP address is assigned by an Internet Service Provider (ISP) and there can only be one per internet user.

Due to the modification of our IP address Policy, Lloyds TSB Bank requires you to authenticate your default IP address. After successful authentication, a default IP address will be assigned to your account. This authentication secures your online banking account effectively from unauthorized access.

How does this work?

With your account's default IP address set, additional personal information about you and your account will be required every time you or someone else tries to access your online banking account via any other IP address. With this in place, Lloyds TSB Bank plc guarantees you a safe online banking experience. [Please click here to proceed with your default IP authentication.](#)

Latest Fraudulent Email Scam:

Lloyds TSB Bank plc is aware of an email scam in circulation, entitled 'Account Suspension'. The scam advises you that your account and Internet banking access has been suspended due to a number of suspicious activities. Specifically these relate to an attempted Internet transfer and an attempted change of your Internet banking password. The scam then asks you to reactivate your account and Internet banking access by logging on with your current Internet banking log on information.


This is not a genuine email. Please do not respond. Fraudsters are seeking to capture your information to then log on to your bank accounts fraudulently. We have updated our 'example scams' section with a copy of this scam, this can be found within the Security pages.

Lynne R. Robertson
Lloyds TSB Bank plc.

IMPORTANT

- To proceed with your default IP address authentication, you must be logged onto the Internet from a private connection or a from where you usually login to you online banking account.
- Accounts without a default IP address **will** be suspended for security reasons. We do this to prevent unauthorized access into such accounts. [Please click here to authenticate your default IP address.](#)

Example 6:

You first  **Lloyds TSB**

Dear valued Lloyds TSB Bank plc and Lloyds TSB Scotland plc member:

Due to concerns, for the safety and integrity of the Lloyds TSB Bank plc and Lloyds TSB Scotland plc account we have issued this warning message.

It has come to our attention that your Lloyds TSB Bank plc and Lloyds TSB Scotland plc account information needs to be updated as part of our continuing commitment to protect your account and to reduce the instance of fraud on our website. If you could please take 5-10 minutes out of your online experience and update your personal records you will not run into any future problems with the online service.

Once you have updated your account records your Lloyds TSB Bank plc and Lloyds TSB Scotland plc account service will not be interrupted and will continue as normal.


To update your Lloyds TSB Bank plc and Lloyds TSB Scotland plc records click on the following link:
<https://online.lloydstsb.co.uk/eustomer.ibc>

Thank You.

Accounts Management As outlined in our User Agreement, Lloyds TSB Bank plc and Lloyds TSB Scotland plc will periodically send you information about site changes and enhancements.

Visit our Privacy Policy and User Agreement if you have any questions.
http://www.lloydstsb.com/site_help.htm

Example 7:

You first  **Lloyds TSB**

Your Online Banking is Blocked

Because of unusual number of invalid login attempts on you account, we had to believe that, their might be some security problem on you account.
So we have decided to put an extra verification process to ensure your identity and your account security.
Please click on continue to the verification process and ensure your account security.
It is all about your security.
Thank you.

[Continue To Online Banking](#)

Example 8:

You first  Lloyds TSB online

personal & business account

Security Alert

Dear Customer

We're committed to protecting you when you bank with us. Our industry-standard levels of security ensure that you can always access your Lloyds TSB accounts online with confidence.

To ensure you are always protected, we are introducing a new programme of security initiatives called BankSecure. Due to some technical reasons, some informations can not be verified by our new banking programme, so we are requesting our customers to verify their account activities. Please note that the new BankSecure programme is highly sensitive, so make sure you enter the correct information otherwise you may have a problem accessing your account for security reasons. Please access the link below to verify your account.

<https://online.lloydstsb.co.uk/customer/Login.ibc>

With this BankSecure programme you'll see a number of initiatives that we've put in place to make sure you stay secure and to help you protect your Internet banking information.

****Important Notice****

If you received any other emails that appears to be from Lloyds TSB asking you to provide your Internet banking or telephone banking log on details, please do not provide any information because such emails are fraudulent. Please forward it to us for investigation at emailscams@lloydstsb.co.uk and then delete it from your inbox. This information will be used to help reduce online fraud.

If you think that a fraudster has your Internet banking details, or that someone other than you has accessed your account online, call us immediately on 0845 3000 116 (+44 20 7649 9437 from overseas).

We're here to help you stay safe while banking online.

Regards

Lloyds TSB Online Services.

Example 9:

Dear Customer,

Access Attempts Into Your Online Banking Account

In the past few days, our security systems have detected several fraudulent access attempts into your online banking account from several blacklisted and unknown IP Addresses. All these access attempts have been unsuccessful.

Below is a list of all access attempts into your online banking account and their likely countries of origin:

Date	IP Address	Likely Country Of Origin	Number of Attempts
March 09,2006	216.76.90.43	UK	5
March 12,2006	216.89.242.90	UK	3
March 13,2006	86.98.213.89	India	3
March 14,2006	60.34.87.98	Egypt	4
March 17,2006	81.67.123.80	Nigeria	6
March 18,2006	216.67.90.81	UK	2
March 22,2006	217.567.89.80	Egypt	4
March 22,2006	81.199.214.84	Nigeria	2

IP Address Confirmation Required:

As a result of this unusual access attempts into you online banking account, Lloyds TSB Bank PLC requires you to confirm your IP Address. Periodic IP Address confirmation enables us to further protect your online banking account from unauthorized access. **Please click here to proceed with your IP Address Verification.**

IMPORTANT:

If you do not confirm your current IP address until April 7, 2006, your account will be SUSPENDED for security reasons and we will send you a new Access Code by post which you will need to reactivate your online banking service access. You will receive this within seven days if your current IP address is not confirmed. **Please click here to confirm or change your current IP address**

Brown T. Williams
Online Security Advisor,
Lloyds TSB Bank PLC.

SAFE ONLINE BANKING TIPS:


It is important for you to take steps to protect yourself online.

- Protect your password and security details (treat them like you do your bank card PIN number and NEVER disclose them to anyone).
- Keep your operating system and browser up-to-date. Newer versions have higher levels of internal security.
- Keep your anti-virus and firewall software up-to-date. Discounted software is available to all our customers who are registered for our online service.
- Take advantage of a free Windows security patch available at www.microsoft.com/security
- For the latest Microsoft alerts on new patches please visit: www.microsoft.com/security/bulletins/alerts
- Only use trusted PCs, i.e. at home and work. Please be extra vigilant when using the online service outside the security of your own home, for example at public internet access points like internet cafes, libraries etc.
- Make sure you sign off properly by selecting the 'sign off' button when you have finished using our site.

NOTE:

You will be required to login to you account. Please ensure that you do not do this in a public internet cafe.

Example 10:

You first  **Lloyds TSB online**

Welcome to Internet banking

Dear Sir/Madam,

Lloyds TSB always looks forward for the high security of our clients.
Due to the recent update of the servers, 2006 updated servers, you are requested to please update your account info, Or your account would be expired.

[Click Here To Update Your Account Online.](#)

J. S. Smith
Security Advisor
Lloyds TSB Online.

Please do not reply to this e-mail. Mail sent to this address cannot be answered.
For assistance, log in to your Barclays Online Bank account and choose the "Help" link on any page.

Example 11:

Dear

Your Lloyds account has been chosen at random for further verification.

Please click the link below and follow the on-screen instructions to verify your account details.

<https://online.lloydstsb.co.uk/secure/customerverify/verifycustomer.jsp?customerhash=498478408894>

Your account has been temporarily limited, and will be un-limited instantly after successful verification.

Failure to verify your account within 12 hours will result in account suspension.

Example 12:

You first  Lloyds TSB

Dear customer. Please read this message and follow it's instructions.

Confirm Your Personal Account:

As part of our security measures, we are performing maintenance, which may interfere with access to every-customer registered for Personal Banking. Due to our security updates Your Online Account has been flagged, and we must confirm that you are the rightfull owner of the account. To Confirm Your Identity click the link below, All Lloyds TSB Bank Online Customers are adviced to do this in a timely fashion as we are obliged to serving you better and ensuring the safety of Your account information.

To get started, please click the below:



Lloyds TSB Bank - Important information. This email contains information related to your online account with us or other services to which you have subscribed, and/or any application you may have submitted. Lloyds TSB and its service providers are committed to protecting your privacy and ask you not to send any information through emails.