

Lloyds TSB Middle East: Press Release

Lloyds TSB Middle East announces potential launch of chip and pin

Dubai: 11th December

Following the recent spate of card-related fraud activity across the UAE, Lloyds TSB Middle East is currently exploring ways to ensure their customers' banking experience is even more secure. One of the options the bank is introducing is Chip and PIN credit and debit cards which should offer their customers a more secure way to use their cards.

Lloyds TSB Middle East is committed to making banking as safe an experience as possible, so protecting the financial security of their customers is paramount. The bank also highlights the importance of ensuring internal procedures and processes are robust and the importance of educating customers about protect themselves from fraud is equally important.

"Your identity is a valuable commodity which can be stolen and misused in a variety of ways," says Richard Musty, Consumer Banking Director, Lloyds TSB Middle East, "By obtaining just a few personal details a fraudster can purchase services and goods using your name and your money. This is why we believe that educating our customers about how to protect themselves is a fundamental step towards fighting fraud."

Lloyds TSB Middle East top tips for customers:

PIN Security

- Never write down or record your PIN. PINs should be committed to memory and should never be shared with anybody else;
- Select a PIN carefully so that it is not easy for others to guess; use non sequential number patterns and try not to use obvious information like dates of birth or parts of telephone numbers;
- Change your PIN on a regular basis;
- Be vigilant when entering your PIN at an ATM or at Point-of-Sale to ensure that nobody is able to see the number as you enter it;
- If you notice anything suspicious or unusual about an ATM report it to the relevant bank immediately;
- If you discover fraud, it's important to act quickly. Report the matter to your bank as well as the police and report any lost or stolen documents e.g. credit / debit cards.



Data Security

- **Beware of “phishing” e-mails which appear to come from your bank and ask you to confirm your personal details, password or memorable information. Lloyds TSB Middle East will never ask you to provide this information via e-mail;**
- When using your credit or debit card to make purchases over the internet ensure to only shop on secure websites which display the padlock symbol in your browser;
- Monitor your statements regularly so that any unusual or suspicious transactions are picked up quickly;
- Shred and safely destroy any documents containing personal information.

Our website www.lloydstsb.ae has more information.

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Notes to Editors:

Lloyds TSB Dubai is a branch of Lloyds TSB Group, one of the world's largest and most respected banking groups. Lloyds TSB employs over 70,000 people in more than 20 countries worldwide. Lloyds TSB has been a leading bank in Dubai for over 30 years and was awarded its banking licence by the UAE Central Bank in 1977. For more information, please visit www.lloydstsb.ae



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