

11th October 2006

Dear [REDACTED]

We are writing to you as an active customer of **Open24 or Business 24 Internet Banking**.

You may be aware of a type of Internet Fraud that is becoming increasingly common, called **Phishing**. Phishing is when an Email is sent to you claiming to be from a bank or other financial institution, asking you to submit your personal login details.

It may also request you to submit other banking details such as your account number(s) and sort code or your personal details such as your address and date of birth. These Emails often contain worrying threats, for example that your account will be frozen unless you submit your details.

Please be aware that permanent tsb will NEVER contact you requesting this kind of information.

Any Email that you may receive claiming to be from permanent tsb requesting your personal details is **an attempt to defraud you.**

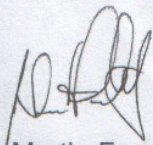
You should never respond or enter your personal details to any such request. **You are responsible for keeping your details secret.** This is the primary way to ensure you are not defrauded.

If you have already submitted your details to such a mail, please contact the **Open24** customer service team immediately on **1890 500 170**. If you receive such a mail in future, please contact us at the same number so that we can act to close down the fraudulent site as quickly as possible. We also suggest that you check your account balances regularly.

Internet fraud is a constantly evolving threat that you can avoid by being aware of the dangers it presents. **As part of the terms & conditions of Internet Banking customers are obliged to ensure that they have up-to-date security software installed on any PC that they use to access their accounts.** We recommend that you do not use third party PC's i.e. internet cafe PC's etc. to access **Open24**. This is primarily for your own security and we would like to stress the importance of doing this, as well as keeping your personal details secret.

We have included a number of recommendations around keeping your PC secure while using the Internet (see reverse). Please take a few minutes to study these recommendations as they are intended to keep you "safe" while online.

Yours sincerely,



Martin Farrelly
Head of Information Security



Best Mortgage Provider
as awarded by MoneyMate
and The Investor Magazine

Staying Secure Online – Protect your PC

You need to take appropriate steps to protect your PC from unauthorised third party attack when you are using the Internet.

If your PC is not protected it may become a target for Computer "Hackers", who could attempt to hijack it and use it for personal gain. Such attacks may include using the PC to:

- send spam email in your name from your email account
- act as a disguise from which to attack others
- process hacker codes using your PC's processing power
- use parts of your hard drive to save compromising information
- disrupt or destroy your daily work on your PC
- obtain personal information about you to sell to others
- obtain access to your Open24 accounts

It is important that you protect your PC by using one of the many commercially available Internet Security Suites or Software Packages, which you can buy in any Computer Store. A good Security Suite will, at a minimum, contain the following components:

- Antivirus software
- Firewall software

It is important that you keep your Internet Security Suite up to date – most suppliers issue an update at least once per week and sometimes on a daily basis.

Protecting your PC is part and parcel of keeping your Open24 accounts secure, regardless of which security system you use.

Open24 Internet Banking is designed to offer you quick and easy access to your accounts. It gives you a 24 hour banking platform where you can carry out an ever increasing number of transactions.

We consider your online security to be an integral part of **Open24 Internet Banking** and will continue working to ensure that it remains a safe place for you to carry out your day-to-day banking transactions. **We ask that you do the same.**

Further information on keeping your PC secure can be found at the following:

www.makeitsecure.ie

www.microsoft.com/ireland/security