

## BANKING ON-LINE INCREASES IN POPULARITY

It is just 12 years since internet banking began. Its popularity has grown so much that, in the first half of 2009, 22 million adults used internet banking on their main current account. This means that for the first time ever more than 50% of regular internet users (41.4 million) are banking online. The number of people banking over the telephone has declined to 14.5 million from a high of 16.1 million in 2005, as many of us have found it more convenient to switch from banking over the phone to the internet. Last year 26.8 million adults used at least one of online or phone banking.

The most popular tasks that people who bank online carry out on their main current account are checking account balances and checking statements, used by 95% and 83% of users respectively. Phone banking still remains a popular way for people to enquire about their account, with more than six in ten phone banking customers using the service in this manner, compared with less than two in ten people doing this who bank online.

Katy Worobec, Head of Fraud Control, says: "Online and phone banking has totally changed the way we manage our accounts, enabling us to keep a much closer eye on our finances outside of traditional banking hours. The chances of becoming a victim of online or phone banking fraud are low, but there are a number of common sense steps that people can follow to significantly minimise the chances of becoming a victim of fraud. Our new guide detailing this advice can be downloaded from [www.financialfraudaction.org.uk](http://www.financialfraudaction.org.uk)." One of the simplest tips is to make sure that you keep your login details and passwords safe and secure. A common scam is for criminals to phone up or email prospective victims, pretending to be from that person's bank. The fraudster then seeks to gain the victim's trust before asking for login details, PINs or passwords. Katy Worobec continued: "Online and phone banking customers should make sure they remain wary of unsolicited emails or calls from people claiming to be from their bank. You should never tell anyone what your PIN is and you should never enter personal details after accessing a website via a hyperlink in an email."

With the continuing increase in the popularity of banking 'remotely' - either online or over the phone - Financial Fraud Action UK has published an updated security advice guide - Advice for phone and online banking users. The guide, which can be downloaded by visiting [www.financialfraudaction.org.uk](http://www.financialfraudaction.org.uk) or [www.banksafeonline.org.uk](http://www.banksafeonline.org.uk), explains:

- the benefits of remote banking
- the common sense steps that can be taken to minimise the risk of fraud; and
- some of the online and phone scams that we should all be aware of.

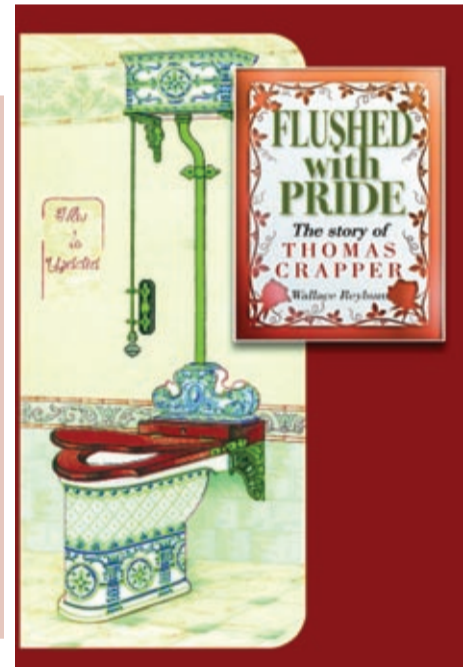
## ESSENTIAL LOO READING

Thomas Crapper is the Victorian plumber and sanitaryware manufacturer whose name has become synonymous with the water closet. He is commemorated in a new edition of "Flushed With Pride: The Story of Thomas Crapper" to mark the centenary of his death on 27 January 1910. Although taxi drivers may not always be able to find a toilet easily, or park near it, the WC as we know it today has made a great contribution to society. Thomas Crapper did not actually invent the toilet, but he did much to popularise it. Based in Chelsea, he opened the world's first bathroom showroom in the 1870's and was soon invited by the Prince of Wales (later Edward VII) to supply sanitaryware for Sandringham, gaining his first Royal Warrant.

Flushed With Pride by author Wallace Reyburn, who died in 2001, was first published in 1969. It traces the story of the development of the modern water closet as well as Thomas Crapper's rise to fame. After the great man's death in 1910, the company passed to his nephew George. In 1966 it was sold to rivals John Bolding & Son who unfortunately 'went down the pan' in 1969. Several years later the firm was rescued by Simon Kirby who, as Managing Director and a recognised expert, has restored the company to a thriving business. The company offers an authentic range of Victorian/Edwardian sanitaryware. Unlike most 'reproduction' bathrooms, historical accuracy has been maintained with no changes to design. The new edition of the book has a foreword written by Simon who says: "As an enthusiast and a collector of old loos, cisterns and general bathroom fittings, I was very fortunate to have acquired this famous old firm, which is a unique piece of Britain's industrial heritage. We are ensuring Mr Crapper's immortality in the most appropriate way by emblazoning his name on his own designs of china loo pans and cast metal cisterns! I am delighted to see this interesting and amusing book back in print and I was honoured to be asked to bring the story up to date."

Flushed With Pride:  
The Story of Thomas Crapper  
by Wallace Reyburn,  
ISBN 978-0955954153,  
is published by the Polperro  
Heritage Press, price £6.95  
from bookshops.

It is also available by post from the  
Polperro Heritage Press,  
Clifton-upon-Teme,  
Worcestershire WR6 6EN at £9  
including postage and packing.



## INTELLIGENT ENERGY EXPANDS UK OPERATIONS

An £800,000 Grant for Business Investment (GBI) has been given to Intelligent Energy by East Midlands Development Agency (emda). The company is moving to larger premises at Holywell Park, near its current location at Loughborough University Campus. One of the projects set to benefit is a programme part funded by the UK Government's Technology Strategy Board which could see a hydrogen fuel cell installed into a fleet of zero emission London taxis by 2012. Energy minister, David Kidney MP, the Parliamentary Undersecretary of State for the Department of Energy and Climate Change (DECC) visited Intelligent Energy in October to see the technology. The minister was given a hands-on demonstration of the hydrogen fuel cell which it is hoped will be installed into the taxis.

At the time a spokesperson for LTI Vehicles commented: "LTI are working closely with Intelligent Energy to develop their product for the taxi application."

The grant from emda will help Intelligent Energy equip the new facilities with engineering test rigs, measurement equipment and IT systems. Intelligent Energy Chief Executive, Dr. Henri Winand said of the grant: "Intelligent Energy has reached a very exciting stage in its growth. The move to Holywell Park will allow us to better serve our Blue Chip business customers and partners and up the tempo of our commercial activities significantly as a result."