

Mobile Branch Service Closure Review (Part 1) – Colchester route



Following an in-depth review, we'll no longer be offering a Mobile Branch service in this area by 31 May 2024

Background and decision

We've been looking at how customers are using our Mobile Branches. Many are using them less and choosing other ways to bank instead. Because of this we've made the decision to end this service. This includes all the stops on this route.

What this means for you

We're still here to support you and there's a number of ways you can do your everyday banking with us – online, on your mobile, over the phone or at a Post Office®. You can also use a branch. After the service ends a Community Banker will be available in Brightlingsea. They can offer support and guidance on the ways you can bank with us. Read on to find out more, and for a summary of our review. Following engagement with the local community, an overview of feedback we receive will be given in our Mobile Branch Service Closure Review Part 2.

These are the facilities that are available on this Mobile Branch

Cash & cheque services	Steps or lift access	Cashpoint® machine	Self Service facilities	Account enquiries & servicing	Account opening
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Mobile Branch Route stops

The Mobile Branch will continue to visit the following stops fortnightly until the service ends on the dates shown below. For a full timetable, please ask a Mobile Branch member of staff or visit lloydsbank.com/mobilebranches

Name of stop	Location & Postcode	Date of last visit to stop
Clare	Clare Town Council, Market Hill, CO10 8NY	21 May 2024
Frinton-on-Sea	Frinton Methodist Church, Fourth Avenue Ashlyns Road, CO13 9ET	22 May 2024
Brightlingsea	The Parish Hall, Victoria Place, CO7 0BP	22 May 2024

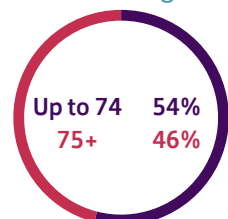
How we made our decision

When we close a Mobile Branch, we complete a detailed impact analysis which includes:

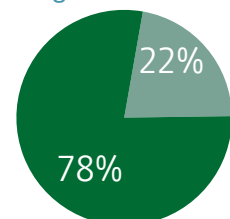
- How customers are choosing to bank with us
- How often customers use the Mobile Branch and how that usage is changing
- Current services available in the Mobile Branch and the Mobile Branch opening hours
- Assessment and check of alternative ways to bank including their proximity and accessibility – this is confirmed by a visit
- Assessment of public transport, availability and frequency
- Assessment of Broadband availability
- Impact on our customers including those who are vulnerable or may need additional support

Customers using this route

Age of personal customers using route



Type of customer using route



Figures have been rounded up or down to show as whole numbers

Personal Customers
 Business Customers

Terms used in this document are explained on the 'Details on the statistics in this document' page

How customers are using this route

838 transactions by personal customers August 2022 to July 2023
293 transactions by business customers August 2022 to July 2023

Regular usage of this route

32 of our customers have regularly used this route in the last 6 months to July 2023

Customers using this route are already banking in other ways

71% of customers using this route have also used Lloyds Bank branches, Internet Banking or PhoneBank®
53% of customers using this route have also used the Post Office®

Other ways you can continue to bank with us

The nearest Post Office, ATM and branch

Based on this route we've looked at the nearest Post Office, ATM and branch for each stop location. For opening hours please visit the websites below.

Route stop	Post Office postoffice.co.uk/branch-finder	ATM link.co.uk/atm-locator	Branch lloydsbank.com/branchfinder
Clare	Clare Post Office Commerce House, Well Lane Clare CO10 8NH less than 0.2 of a mile away	The Co-operative Food Market Hill Sudbury CO10 8NY less than 0.2 of a mile away	Sudbury branch 30 Market Hill Sudbury Suffolk CO10 2EL 9.31 miles away
Frinton-on-Sea	Frinton-on-Sea Post Office 108 Connaught Avenue Frinton-on-Sea CO13 9PT 0.20 of a mile away	East Of England Co-op 102-104 Connaught Avenue Frinton-on-Sea CO13 9PT 0.20 of a mile away	West Avenue Clacton-on-Sea branch 1 West Avenue Clacton-on-Sea Essex CO15 1QP 7.13 miles away
Brightlingsea A Community Banker will visit this area after the service ends	Brightlingsea Post Office 20 Victoria Place Brightlingsea CO7 0BX less than 0.2 of a mile away	Spar 19-21 Victoria Place Brightlingsea CO7 0BX less than 0.2 of a mile away	High Street Colchester branch 27 High Street Colchester Essex CO1 1DU 10.46 miles away

Internet Banking

Register for Internet Banking and manage your accounts 24/7, 365 days a year. To register, just go to lloydsbank.com, visit a branch or call us. If you need help using the internet, we've partnered with the Digital Helpline to offer free one to one guidance over the phone. They can help you learn how to use the internet for banking and much more. Just call them on 01135 184 060 from Monday to Friday between 9am to 5pm. SignVideo services are available if you use British Sign Language. Visit digitalhelpline.signvideo.net

We'll never get in touch to ask you to move money to another account, for your personal details - or to take control of a computer. The Digital Helpline won't do this either.

With Internet Banking, you can:

- Check your balance and review and download statements
- Transfer money and pay bills
- Open new accounts
- Business customers can make up to 25 payments in one batch with our secure bulk payments service, can grant delegate access to multiple users and set up Online Payment Control
- Register your mobile for text alerts.

PhoneBank®

Our automated service is available 24/7. If you need to speak to us in person our friendly advisers are just a phone call away.

To register for PhoneBank® call us:

0345 300 0000 – Personal advisers available 8am-8pm everyday.

0345 072 5555 – Business Managers available Monday to Friday 7am-8pm, and Saturday 9am-2pm.

With PhoneBank®, you can:

- Access all your accounts during the same call
- Check balances, recent transactions and order statements
- Transfer money and pay bills
- Open new accounts
- Order cards, PINs, cheque books or personalised pre-printed paying in books
- Cancel or hear details of your direct debits and amend standing orders
- Register for Internet Banking and Mobile Banking.

Mobile Banking

Register for Mobile Banking, and do all your banking basics securely where and when it suits you, including paying in cheques using your device's camera.

With Mobile Banking, you can also sign up for text alerts to let you know when your balance reaches a limit you set. You must be signed up for Internet Banking beforehand.

Find out more at lloydsbank.com



Community Banker

In the run up to the service ending, when you visit the Mobile Branch, staff will be on-hand to offer support and guidance on the ways you can bank with us. Plus, after the service ends a Community Banker will be available in Brightlingsea.

How a Community Banker can help:

- Guide you through the ways you can bank with us.
- Support with account enquiries for personal customers.
- Support with selected day to day banking for business customers.

Go to lloydsbank.com/communitybanker for up to date information.

Other local banking services in your community



Post Office®



- **Make free cash withdrawals** using your debit card and PIN
 - Personal customers** – up to £300 per day, limits may vary.
 - Business customers** – up to £700 per day, limits may vary.
- **Check your account balance**
- **Pay some bills** – for more information about the bills you can pay, ask at the Post Office or go to postoffice.co.uk/bill-payments
- **Pay in cash**
 - Personal customers**
 - using your debit card and PIN – up to £2,995 per calendar month for each account holder.
 - or a pre-printed paying in slip – up to a maximum of £1,000. It'll take at least one extra day to clear in your account.
 - Business customers**
 - using your debit card and PIN – up to £40,000 per calendar month - maximum of £4,995 per transaction.
 - or a pre-printed paying in slip. It'll take at least one extra day to clear in your account.
- **Pay cheques** – into your current and savings account using your pre-printed paying in slip and cheque envelope.

To order personalised pre-printed paying in slips or cheque deposit envelopes – both items can be ordered from us or found in any Lloyds Bank branch. Cheque envelopes are also available at the Post Office.

The Post Office also has a Change Giving service for business customers. To find out more about Post Office services:

Personal customers visit lloydsbank.com/postoffice

Business customers visit lloydsbank.com/business/retail-business/banking-with-us/post-office You may be able to do some banking at a Post Office however restrictions may apply.

To find your most convenient Post Office and its opening times, please visit postoffice.co.uk/branch-finder



Cash machines

Nearby free-to-use cash machines are listed above. To find your most convenient alternative free cash machine you can use the ATM Link Locator: link.co.uk/atm-locator



PayPoint

To find your most convenient PayPoint you can use the PayPoint Locator at www.paypoint.com



Customer and Community Engagement

Initially we plan to contact the following organisations and members of the local community and let them know of our decision to end the service.

- The Local MPs
- Banking Team and Senior Representatives from the Post Office
- Post Office Area Manager responsible for the nearest Post Office to each stop
- National Federation of Sub Postmasters

Details on the statistics in this document

The statistic	How we measured this
Age of personal customers who used the route	The age of the customers who used the route in the 12 months to July 2023.
Type of customer who used the route	The proportion of personal or business customers who used the route in the 12 months to July 2023.
Percentage of customers who have used the route and also used a Lloyds Bank branch, Internet Banking or Phonebank®	The percentage of customers who have used this route, a Lloyds Bank branch, Internet Banking or Phonebank® in a 12 month period ending July 2023.
Percentage of customers who have used the route and have also used the Post Office®	The percentage of customers who have used the route and have also used the Post Office in a 12 month period ending July 2023.
Regular usage of this route	The number of customers who used the route four times or more in the last six months to July 2023.
Number of transactions	The total number of transactions made by personal and business customers on the Mobile Branch route in 12 months to July 2023.
Nearest Branch	Distance from the Mobile Branch stop to the closest branch.
Nearest Post Office®	Distance from the Mobile Branch stop to the closest Post Office.
Nearest ATM	Distance from the Mobile Branch stop to the closest ATM.

We're here to help and support you before and after the Mobile Branch service ends



If you're a Personal customer call us on **0345 300 0000**.
If you're a Business customer call us on **0345 072 5555**.



Speak to a member of our team.



If you're a Commercial Banking customer, you can talk to your Relationship Manager.



If we can't resolve your problems. Contact us using the details available in this document.



If you need extra help

If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages www.relayuk.bt.com/ SignVideo services are also available if you're Deaf and use British Sign Language: lloydsbank.com/contact-us/sign-video

If you need support due to a disability please get in touch.



If you need to tell us something

If you want to make a complaint – you'll find helpful information at: lloydsbank.com/contact-us/how-to-complain

To speak to us, call: 0800 072 3572 (+44 173 346 2267 outside the UK). Lines are open all day, every day.

You can also visit us in branch.

When you call us – calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, 7 days a week.



Things you need to know

We observe the requirements of the **Financial Conduct Authority Final Guidance 'FG22/6: Branch and ATM closures or conversions'** www.fca.org.uk/publication/finalised-guidance/fg22-6.pdf

Cashpoint® is a registered trademark of Lloyds Bank Plc.

The Post Office® and Post Office logo are registered trademarks of the Post Office Ltd.

Mobile Banking app – to use our Mobile Banking app you need to have a valid phone number registered to your account. Available to UK personal Internet Banking customers and Internet Banking customers with accounts held in Jersey, the Bailiwick of Guernsey or the Isle of Man or you can register for the first time in the app. Our app is available to iOS and Android users only and minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. The app doesn't work on jailbroken or rooted devices. Terms and conditions apply: lloydsbank.com/legal/online-banking/internet-banking

Keeping your money protected – eligible deposits with us are protected by the Financial Services Compensation Scheme. We are also covered by the Financial Ombudsman Service. Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.




Protected

A quick guide to doing your banking for Personal customers


 Internet Banking

 Mobile Banking app
























 PhoneBank®

 Any branch

 Post Office

 Cash machine

 PayPoint

Activity in branch	How you can do this
I'd like to pay in cash	<p> At any Lloyds Bank branch (except coins if there's no counter service).</p> <p> Use your debit card and PIN or a personalised pre-printed paying-in slip which can be ordered in a Lloyds Bank branch or over the phone.</p>
I'd like to pay in a cheque	<p> Pay in a cheque securely using your phone's camera (cheque limits apply). Find out more at lloydsbank.com/mobileapp</p> <p> At any Lloyds Bank branch.</p> <p> Use a cheque envelope from a Lloyds Bank branch or the Post Office, and a personalised paying-in slip, ordered in a Lloyds Bank branch or over the phone.</p>
I'd like to take money out	<p> Find one at link.co.uk/atm-locator</p> <p> At any Lloyds Bank branch (except coins if there's no counter service).</p> <p> Free withdrawals (limits may vary) with your debit card and PIN.</p>
I'd like to pay a person or a bill	<p> Manage payments securely online. Register at lloydsbank.com/register</p> <p> Manage payments easily and securely online. Find out more at lloydsbank.com/mobileapp</p> <p> Details of how to register and opening times are covered on earlier pages.</p> <p> At any Lloyds Bank branch.</p> <p> Pay bills and make other payments. Find out more at postoffice.co.uk/bill-payments</p> <p> Find your most convenient PayPoint at paypoint.com</p>
I'd like information about a product or I'd like to apply	<p> Find out more at lloydsbank.com</p> <p> Speak to one of our advisers. Details of how to register and opening times are covered on earlier pages.</p> <p> At any Lloyds Bank branch.</p>
I'd like to check my account	<p> Securely check your account 24/7, 365 days a year.</p> <p> Securely check your account on the move whenever you like.</p> <p> Check balances, recent transactions and order statements for all of your accounts.</p> <p> At any Lloyds Bank branch.</p> <p> Check your balance and print a mini statement at any Lloyds Bank Cashpoint® machine and Bank of Scotland cash machine.</p> <p> Check your balance using your debit card and PIN.</p>

How to protect yourself online

Stay safe online

We use the latest security measures and our Online and Mobile Fraud Guarantee gives you a full refund as long as you take simple steps to protect yourself.

Stay safe, stay protected online:

- Use passwords which aren't easy to guess
- Never share your password with anyone else
- Install anti-virus software to protect your devices and keep them up to date

I'd like some help

If you'd like some help or you're worried about money, you can visit us in any branch or call us on the number quoted earlier in this document, and we'll talk you through your options and try to help. If you'd prefer to speak to someone independent, you can get free support from any of the services below:

Citizens Advice

Call **03444 111 444** or visit citizensadvice.org.uk


National Debtline

Call **0808 808 4000** or visit nationaldebtline.org

StepChange - offers free debt advice

Call **0800 054 6734** or visit stepchange.org


A quick guide to doing your banking for Business customers

 Online for Business






















 Business Mobile Banking app

 Telephone Banking

 Post Office

 Cash machine

 Any branch

Activity in branch	How you can do this
I'd like to pay in cash	 At any Lloyds Bank branch (except coins if there's no counter service).  Use your debit card and PIN or a personalised pre-printed paying-in slip which can be ordered in a Lloyds Bank branch or over the phone. Restrictions may apply.
I'd like to pay in a cheque	 Pay in a cheque securely using your phone's camera (cheque limits apply). Find out more at lloydsbank.com/businessmobilebanking  At any Lloyds Bank branch .  Use a cheque envelope from a Lloyds Bank branch or the Post Office, and a personalised paying-in slip, ordered in a Lloyds Bank branch or over the phone. Restrictions may apply.
I'd like to take money out	 Find one at link.co.uk/atm-locator  At any Lloyds Bank branch (except coins if there's no counter service).  Free withdrawals (limits may vary) with your debit card and PIN. Restrictions may apply.
I'd like to pay a person or a bill	 Manage payments securely online. Register at lloydsbank.com/businessregister  Manage payments easily and securely online. Find out more at lloydsbank.com/businessmobilebanking  Details of how to register and opening times are covered on earlier pages.  At any Lloyds Bank branch
I'd like information about a product or I'd like to apply	 Find out more at lloydsbank.com/business  Speak to one of our Business Managers. Details of how to register are covered on earlier pages.  At any Lloyds Bank branch .
I'd like to check my account	 Securely check your account 24/7, 365 days a year.  Securely check your account on the move whenever you like.  Check balances, recent transactions and order statements for all of your business accounts.  At any Lloyds Bank branch .  Check your balance using your debit card and PIN. Restrictions may apply.  Check your balance and print a mini statement at any Lloyds Bank Cashpoint® machine and Bank of Scotland cash machine.

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Business Debtline - offers free debt advice to small business and the self employed
Call **0800 197 6026** or visit businessdebtline.org

Money Advice Service
Call **0800 138 7777** or visit moneyadviceservice.org

Citizens Advice
Call **03444 111 444** or visit citizensadvice.org.uk