

# Mobile Branch Service Closure Review (Part 1) – Isle of Wight 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. 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](https://lloydsbank.com/mobilebranches)

Name of stop	Location & Postcode	Date of last visit to stop
Freshwater	Honnor & Jeffrey Garden Centre, Afton Road, PO40 9UH	29 May 2024
Cowes	Cowes Harbour Commission, Town Quay, PO31 7AS	30 May 2024
Sandown	York Road Long Stay Car Park, PO36 8ET	31 May 2024
Bembridge	Bembridge Methodist Church, 73 Foreland Road, PO35 5UD	31 May 2024

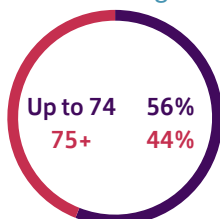
## How we made our decision

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

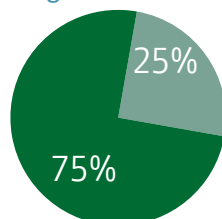
### Customers using this route

#### Age of personal customers using route



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

#### Type of customer using route



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

722 transactions by personal customers August 2022 to July 2023

592 transactions by business customers August 2022 to July 2023

### Regular usage of this route

31 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

73% of customers using this route have also used Lloyds Bank branches, Internet Banking or PhoneBank®

45% 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 <a href="http://postoffice.co.uk/branch-finder">postoffice.co.uk/branch-finder</a>	ATM <a href="http://link.co.uk/atm-locator">link.co.uk/atm-locator</a>	Branch <a href="http://loydsbank.com/branchfinder">loydsbank.com/branchfinder</a>
Freshwater	Freshwater Post Office Afton Road Freshwater PO40 9UH 0.5 of a mile away	Tesco Afton Road Freshwater PO40 9UH less than 0.2 of a mile away	Newport Isle of Wight branch 22 St Thomas' Square Newport Isle of Wight PO30 1SQ 10.74 miles away
Cowes	High Street (104) Post Office 104 High Street Cowes PO31 7AT less than 0.2 of a mile away	Red Funnel Terminal (West Cowes) Fountain Yard, The Arcade Cowes PO31 7AR less than 0.2 of a mile away	Newport Isle of Wight branch 22 St Thomas' Square Newport Isle of Wight PO30 1SQ 5.12 miles away
Sandown	Lake Post Office 1 Lamorby Road Sandown PO36 9NG 0.97 of a mile away	The Co-operative Food 63-67 High Street Sandown PO36 8AD less than 0.2 of a mile away	Ryde branch 35 Union Street Ryde Isle of Wight PO33 2LH 6.31 miles away
Bembridge	Bembridge Post Office 4 Lane End Court Bembridge PO35 5UE less than 0.2 of a mile away	Co-op Welcome 4 Lane End Court Bembridge PO35 5UE less than 0.2 of a mile away	Ryde branch 35 Union Street Ryde Isle of Wight PO33 2LH 7.00 miles away

### Internet Banking

Register for Internet Banking and manage your accounts 24/7, 365 days a year. To register, just go to [loydsbank.com](http://loydsbank.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](http://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](https://lloydsbank.com)

## 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](https://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](https://lloydsbank.com/postoffice)

**Business customers** visit [lloydsbank.com/business/retail-business/banking-with-us/post-office](https://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](https://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](https://link.co.uk/atm-locator)

### PayPoint

To find your most convenient PayPoint you can use the PayPoint Locator at [www.paypoint.com](https://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/](http://www.relayuk.bt.com/) SignVideo services are also available if you're Deaf and use British Sign Language: [lloydsbank.com/contact-us/sign-video](http://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](http://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](http://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](http://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	 At any <b>Lloyds Bank branch</b> (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.
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 <a href="https://lloydsbank.com/mobileapp">lloydsbank.com/mobileapp</a>  At any <b>Lloyds Bank branch</b> .  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.
I'd like to take money out	 Find one at <a href="https://link.co.uk/atm-locator">link.co.uk/atm-locator</a>  At any <b>Lloyds Bank branch</b> (except coins if there's no counter service).  Free withdrawals (limits may vary) with your debit card and PIN.
I'd like to pay a person or a bill	 Manage payments securely online. Register at <a href="https://lloydsbank.com/register">lloydsbank.com/register</a>  Manage payments easily and securely online. Find out more at <a href="https://lloydsbank.com/mobileapp">lloydsbank.com/mobileapp</a>  Details of how to register and opening times are covered on earlier pages.  At any <b>Lloyds Bank branch</b> .  Pay bills and make other payments. Find out more at <a href="https://postoffice.co.uk/bill-payments">postoffice.co.uk/bill-payments</a>  Find your most convenient PayPoint at <a href="https://paypoint.com">paypoint.com</a>
I'd like information about a product or I'd like to apply	 Find out more at <a href="https://lloydsbank.com">lloydsbank.com</a>  Speak to one of our advisers. Details of how to register and opening times are covered on earlier pages.  At any <b>Lloyds Bank branch</b> .
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 accounts.  At any <b>Lloyds Bank branch</b> .  Check your balance and print a mini statement at any Lloyds Bank Cashpoint® machine and Bank of Scotland cash machine.  Check your balance using your debit card and PIN.

## 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](https://citizensadvice.org.uk)


#### National Debtline

Call **0808 808 4000** or visit [nationaldebtline.org](https://nationaldebtline.org)

#### StepChange - offers free debt advice

Call **0800 054 6734** or visit [stepchange.org](https://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 <b>Lloyds Bank branch</b> (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 <a href="https://lloydsbank.com/businessmobilebanking">lloydsbank.com/businessmobilebanking</a>  At any <b>Lloyds Bank branch</b> .  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 <a href="https://link.co.uk/atm-locator">link.co.uk/atm-locator</a>  At any <b>Lloyds Bank branch</b> (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 <a href="https://lloydsbank.com/businessregister">lloydsbank.com/businessregister</a>  Manage payments easily and securely online. <b>Find out more at <a href="https://lloydsbank.com/businessmobilebanking">lloydsbank.com/businessmobilebanking</a></b>  Details of how to register and opening times are covered on earlier pages.  At any <b>Lloyds Bank branch</b>
I'd like information about a product or I'd like to apply	 Find out more at <a href="https://lloydsbank.com/business">lloydsbank.com/business</a>  Speak to one of our Business Managers. Details of how to register are covered on earlier pages.  At any <b>Lloyds Bank branch</b> .
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 <b>Lloyds Bank branch</b> .  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.

## 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:

**Business Debtline** - offers free debt advice to small business and the self employed  
Call **0800 197 6026** or visit [businessdebtline.org](https://businessdebtline.org)

**Money Advice Service**  
Call **0800 138 7777** or visit [moneyadviceservice.org](https://moneyadviceservice.org)

**Citizens Advice**  
Call **03444 111 444** or visit [citizensadvice.org.uk](https://citizensadvice.org.uk)