

Five Oaks branch is closing soon

Following an in-depth review, this branch will close on 9 December 2022

Background and decision - Like many other high street businesses, we've seen people using our branches less frequently in recent years as more customers choose to do most of their everyday banking online. We're responding to the way our customers use our branches. We'll continue to invest in our branch network, but we have to make sure our branches are where customers need and use them most. As a result, we've made the difficult decision to close this branch because customers are using it less often. In addition, the majority of customers are also using alternative ways to bank.

What this means for you - You can use any of our branches and our nearest alternative is the Broad Street branch in St. Helier. We're still here to support you, and there's a number of ways you can bank with us. Read on to find out more, and for a summary of our review.



Five Oaks branch

Bagatelle Road
Five Oaks
St. Saviour
Jersey
JE2 7TY

Monday	9:30 - 16:30
Tuesday	9:30 - 16:30
Wednesday	9:30 - 16:30
Thursday	9:30 - 16:30
Friday	9:30 - 16:30
Saturday	Closed
Sunday	Closed

Branch facilities:

- ✓ Cashpoint® machine inside branch
- ✓ Cashpoint® machine outside branch
- ✓ Talking Cashpoint® machine
- ✓ Level or ramp access to branch
- ✗ Self Service Zone or machines
- ✓ Counter service
- ✓ Broadband is available in the postcode of the closing branch.

Note: branch opening hours are subject to change - please check lloydsbank.com/islands/personal/branch-finder for up to date opening hours.

How we made our closure decision

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

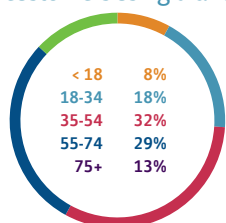
- How customers are choosing to bank with us
- How often customers use the branch and how that usage is changing. This includes looking at trends in the year and previous years
- Current services available in the branch and the branch opening hours
- Assessment and check of alternative ways to bank including 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

By regularly reviewing our branches we can make sure we respond to our customers' changing needs.

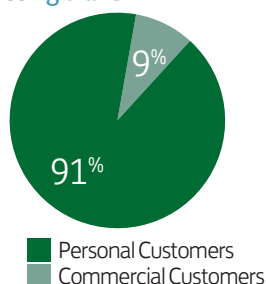


Five Oaks branch customers

Age of personal customers using branch



Type of customer using branch

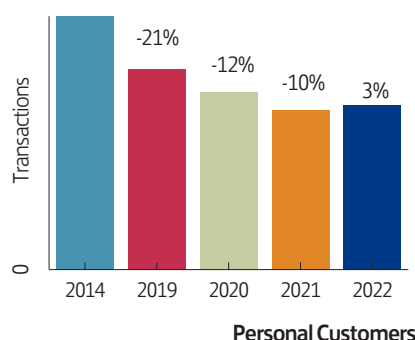


Figures have been rounded up or down to show as whole numbers



How customers are using this branch

Branch transaction changes over the past 8 years have seen a 35% reduction



Five Oaks customers are already banking in other ways

79% of customers using Five Oaks branch have also used Internet Banking



Regular monthly branch usage

821 of our customers used the branch regularly in 12 months to March 2022

Other ways you can continue to bank with us


The nearest alternative branches to Five Oaks branch

To find your most convenient alternative branch and its opening hours please visit lloydsbank.com/islands/personal/branch-finder

St. Helier branch

9 Broad Street
St. Helier
Jersey
JE2 3RR

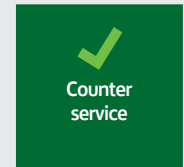
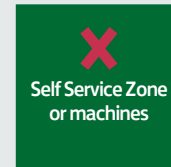
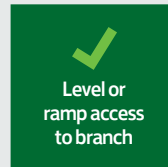
Monday	9:30 - 16:30
Tuesday	9:30 - 16:30
Wednesday	9:30 - 16:30
Thursday	9:30 - 16:30
Friday	9:30 - 16:30
Saturday	9:30 - 13:00
Sunday	Closed

 This branch is **2.1** miles away

This branch can be reached by public transport.

How you can get to this branch

There are regular buses to St. Helier with a journey of around 20 minutes.



Note: branch opening hours are subject to change – please check lloydsbank.com/islands/personal/branch-finder for up to date opening hours.

St. Brelade branch

La Route Des Quennevais
St. Brelade
Jersey
JE2 8LL

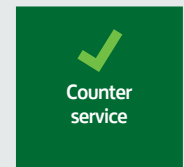
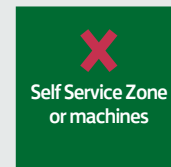
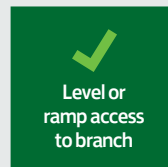
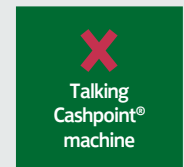
Monday	9:30 - 16:30
Tuesday	9:30 - 16:30
Wednesday	9:30 - 16:30
Thursday	9:30 - 16:30
Friday	9:30 - 16:30
Saturday	Closed
Sunday	Closed

 This branch is **5** miles away

This branch can be reached by public transport.

How you can get to this branch

There are regular buses to St. Brelade via St. Helier.



Note: branch opening hours are subject to change – please check lloydsbank.com/islands/personal/branch-finder for up to date opening hours.

Internet Banking

Register for Internet Banking and manage your accounts 24/7, 365 days a year. To register, just go to international.lloydsbank.com visit a branch or call us. If you need help using the internet please contact us. We can help you learn how to use the internet for banking and much more.

With Internet Banking, you can:

- Check your balance and review and download statements
- Transfer money and pay bills
- Register your mobile for text alerts

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.

Mobile Banking

Register for Mobile Banking, and do all your banking basics securely, including depositing cheques, where and when it suits you. Find out more at international.lloydsbank.com

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 Sterling Internet Banking beforehand.

PhoneBank®

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

To register for PhoneBank® call us:

0345 744 9900 – Personal advisors available 7am - 11pm Monday to Friday, 8am - 4pm Saturday. From 4 July lines will be open 8am - 8pm, 7 days a week.

With PhoneBank®, you can:

- Access all your accounts during the same call
- Check balances, recent transactions and order statements
- Transfer money and pay bills
- 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.

Other local banking services in your community

£ Cash machines

We'll be closing the Cashpoint® machine at the Five Oaks branch but nearby alternative free-to-use cash machines are listed below:

HSBC Bank, La Grande Route de St. Martin, St. Saviour, Jersey JE2 7GR

Morrisons Daily, La Grande Route de St. Martin, St. Saviour, Jersey JE2 7GR

To find your most convenient alternative free cash machine you can use the ATM Link Locator: www.link.co.uk/atm-locator

We're here to help and support you before and after the branch closes



If you're a Personal customer call us on **0345 744 9900**.



Speak to one of our branch staff.



If we can't resolve your problems. Call us on **0345 744 9900** or visit lloydsbank.com/islands/personal/make-a-complaint

i Details on the statistics in this document

The statistic	How we measured this
Customers using the branch on a regular monthly basis	The number of customers who transacted at the counter from March 2021 to March 2022.
Branch transactions	Total transactions undertaken at the counter.
Branch transaction changes over the past 8 years	The percentage change in Personal customer branch transactions: <ul style="list-style-type: none">At year ending March 2019 compared to year ending March 2014, and yearly to March 2022 Since March 2020 branch transactions have been impacted by the Covid-19 pandemic.
Percentage of customers who use this branch and have also used Internet Banking	The proportion of customers who have used this branch and have also used Internet Banking in a 12 month period ending March 2022.

Other branches nearby – distances

Based on the road distance between the closing and next closest branch.

This branch can be reached by public transport

There is a regular public bus service and a reasonable journey time.

Vulnerable customers

Someone who, due to their personal circumstances, is especially susceptible to detriment, particularly when a firm is not acting with appropriate levels of care.

Broadband availability

This shows broadband coverage is available in the location of the closing branch postcode.

About Lloyds Bank International

Lloyds Bank Corporate Markets plc is authorised and regulated in the UK as the non-ring fenced bank of the Lloyds Banking Group. The Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc are each separately licensed as regulated deposit-takers in their respective jurisdictions. Lloyds Bank Corporate Markets plc is independent from Lloyds Bank plc, which is authorised and regulated in the UK as the ring fenced bank of the Lloyds Banking Group. For more information on ring-fencing visit international.lloydsbank.com/ringfencing

If you need to tell us something

When you call us – some calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help our quality of service. Call costs may vary depending on your service provider.

Things you need to know

We send communications like this for legal reasons, to help you make the most of your accounts, or to let you know about changes to your accounts or services.

PhoneBank® – Lloyds Bank International PhoneBank® is provided by the UK. To avoid telephone calls to us being intercepted or overheard, we must advise you against the use of analogue mobile or cordless phones when contacting us. Calls will be charged at the service provider's published rates for 0845 calls which apply to the location that you are calling from.

It is the applicant's responsibility to ensure that the network and tariff selected are appropriate for their circumstances, bearing in mind that additional charges are likely to be incurred for calls made to and from outside the UK mainland when connected to a mainland-based network.

We may monitor or record phone calls with you in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

Lloyds Bank Corporate Markets plc. Registered Office and principal place of business: 25 Gresham Street, London, EC2V 7HN. Incorporated in England and Wales with company number 10399850. Lloyds Bank Corporate Markets plc in the UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 763256. Authorisation can be checked on the Financial Services Register at www.fca.org.uk.

Services provided by the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc will be subject to the regulatory regime applicable in their respective jurisdiction, which will differ in some or all respects from that of the UK. Further information about the regulatory status of the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc, is set out below.

The Jersey branch of Lloyds Bank Corporate Markets plc, principal place of business 9 Broad Street, St Helier, Jersey JE2 3RR, is licensed by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law 1991 and general insurance mediation business under the Financial Services (Jersey) Law 1998 and has also notified the Jersey Financial Services Commission that it carries on money service business. Lloyds Bank Corporate Markets plc, Jersey branch, subscribes to the Jersey Code of Practice for Consumer Lending.

The Guernsey branch of Lloyds Bank Corporate Markets plc, principal place of business 1 Smith Street, St Peter Port, Guernsey GY1 2JN, is licensed by the Guernsey Financial Services Commission to take deposits and insurance intermediary business under the Banking Supervision (Bailiwick of Guernsey) Law 2020, and the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002 (as amended), respectively, and is also registered with the Guernsey Financial Services Commission as a money service provider.

The Isle of Man branch of Lloyds Bank Corporate Markets plc, principal place of business Villiers House, 2 Victoria Street, Douglas, Isle of Man IM1 2LN, is licensed by the Isle of Man Financial Services Authority to conduct deposit-taking and is also registered as an insurance intermediary in respect of general business.

Lloyds Bank International is the registered business name of Lloyds Bank Corporate Markets plc in Jersey and the Isle of Man.

This information is correct as of June 2022 and is relevant to Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc products and services only.