



We're closing our Cardigan branch on 27 June 2024

There are lots of other ways you can do your banking, we can show you how

Cardigan branch
14 High Street
Cardigan
Ceredigion
SA43 1JW

Visit lloydsbank.com/branchfinder
for more information about this branch

Why we're closing this branch

Before we close any branch, we look at how our customers are managing their money and using the branch. Most customers are now using our mobile app, internet banking or calling us instead, which means they are using branches, including the Cardigan branch much less. This means we'll be closing Cardigan branch and we'll explain more about how we made our decision, and how customers are using this branch on the following pages.

We're here to help and support you

There's more information about the many other ways you can bank with us on the following pages, including the Quick Guides to help you easily see your options for all your banking needs and queries. After the branch closes a Community Banker will be available in the area to help customers one day a week so you can come in and talk to us.

We've also included details of the nearest alternative Lloyds Bank branches, Post Office® and cash machines (ATMs). And in the lead up to the closure, branch staff will support you to get you started with our Mobile Banking app and Internet Banking. You can also contact us in the following ways:



If you're a Personal customer
call **0345 300 0000**.



Speak to one
of our staff
at any branch.



If you're a Business customer call
0345 072 5555 or speak to your
Relationship Manager.

Other ways you can do your banking with us

Mobile Banking app

Our Mobile Banking app lets you do your banking where and when it suits you. It's simple, secure and only takes a few minutes to set up. And, if you need help you can message us securely in our Mobile Banking app. Open our app, select **Support** and then **Message us 24/7**.

You can register for mobile banking by downloading the app or through Internet Banking.

To find out more go to lloydsbank.com or lloydsbank.com/business

Scan the QR code to download our app



Personal
customers



Business
customers

Internet Banking

Register for Internet Banking to access your accounts and manage your money 24/7, 365 days a year.

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.

See the 'How to protect yourself online' section for more information.

To register go to lloydsbank.com or lloydsbank.com/business visit a branch or call us

The Digital Helpline

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've helped thousands of people learn how to use the internet for banking and much more.

SignVideo services are also available if you're Deaf and use British Sign Language: digitalhelpline.signvideo.net

Call the Digital Helpline on **01135 184 060**
Monday to Friday 9am - 5pm
Or pick up a leaflet in one of our branches

By phone

Our friendly advisers are just a phone call away.

Our automated service is available 24/7.

Call us:
Personal customers **0345 300 0000**
Business customers **0345 072 5555**
Monday to Friday 7am-8pm, and Saturday 9am-2pm

Community Banker

After the branch closes, our Community Banker will be available to support you in the local area one day a week.

We'll update our website with details of where and when you can find them, nearer to the branch closure date.

The 'Quick Guides' show some of the ways a Community Banker will be able to help and support you.

Go to lloydsbank.com/communitybanker for up to date details of the times and location of their visits

Branch

The nearest alternative branches to the Cardigan branch are:

Go to lloydsbank.com/branchfinder for more information

King Street Carmarthen 43 King Street Carmarthen Carmarthenshire SA31 1BW	Mon 09:30 - 16:30 Tue 09:30 - 16:30 Wed 09:30 - 16:30 Thu 09:30 - 16:30 Fri 09:30 - 16:30 Sat 09:00 - 13:00 Sun Closed These opening times are subject to change.	Facilities ✓ Cash machine inside branch ✓ Self Service Zone or machines ✓ Level or ramp access to branch ✓ Talking cash machine ✓ Cash machine outside branch ✓ Counter service	Further information This branch is 24.25 miles away from the Cardigan branch. There are hourly direct buses to Carmarthen.
Haverfordwest 7 Victoria Place Haverfordwest Pembrokeshire SA61 2JX	Mon 09:30 - 16:30 Tue 09:30 - 16:30 Wed 09:30 - 16:30 Thu 09:30 - 16:30 Fri 09:30 - 16:30 Sat 09:00 - 13:00 Sun Closed These opening times are subject to change.	Facilities ✗ Cash machine inside branch ✓ Self Service Zone or machines ✓ Level or ramp access to branch ✓ Talking cash machine ✓ Cash machine outside branch ✓ Counter service	Further information This branch is 24.58 miles away from the Cardigan branch. There are hourly direct buses to Haverfordwest.

Other banking services in your community

Post Office®

The nearest Post Office to Cardigan branch is:

Cardigan, 26 High Street, Cardigan, SA43 1JH, 0.1 of a mile away



To find your most convenient Post Office, its opening times and services, go to www.postoffice.co.uk/branch-finder

You can use a Post Office for your everyday banking, however some restrictions may apply. There's more information about what you can do at a Post Office in the 'Quick Guides' section.

Cash Machines

We'll close the Cashpoint® at Cardigan branch, but nearby free-to-use cash machines are listed below:

HSBC, 11 High Street, Cardigan, SA43 1JN, 0.02 of a mile away

Premier, 27 Priory Court, Cardigan, SA43 1BZ, 0.06 of a mile away

To find your most convenient free cash machine use the ATM Link locator: www.link.co.uk/consumers/locator/

PayPoint

With over 28,000 PayPoint outlets in the UK, people can pay some bills, for example utility bills.



For more information and to find your nearest outlet visit www.paypoint.com

Quick Guides for your everyday banking

Quick Guide for Personal customers

Banking you can do with us	Mobile Banking app	Internet Banking	By Phone	Branch	Cashpoint®
	24/7 every day	24/7 every day	24/7 every day	Times vary	24/7 every day
Pay in cash	–	–	–	✓ Coins accepted if there's a counter service	✓ At some machines
Pay in a cheque	✓ Using your device's camera. Limits apply	–	–	✓	✓ At some machines
Withdraw cash	–	–	–	✓	✓ Limits vary - subject to account or card type
Open an account	✓	✓	✓	✓	–
View a statement	✓	✓	✓	✓	✓ Mini statement
Manage Direct Debits and standing orders	✓	✓	✓	✓	–
Check account balance	✓	✓	✓	✓	✓
Pay bills	✓	✓	✓	✓	–
Check recent transactions	✓	✓	✓	✓	✓
Transfer money	✓	✓	✓	✓	–
For more information:	lloydsbank.com/online-banking/mobile-banking	lloydsbank.com/online-banking	lloydsbank.com/banking-with-us	branches.lloydsbank.com	lloydsbank.com

Ways you can bank in your community	Post Office®	Cash Machines	PayPoint	Community Banker
	Times vary	Times vary	Times vary	Times vary
Pay in cash	✓ Using your debit card and PIN – up to £2,995 per calendar month for each account holder Using 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	✓ At some ATMs, limits vary and charges may apply	–	–
Pay in a cheque	✓ Into your current and savings account using your pre-printed paying in slip and cheque envelope	–	–	✓ We can help you
Withdraw cash	✓ Free withdrawals – £300 daily limit using your debit card and PIN. Limits may vary	✓ Limits apply	–	–
Open an account	–	–	–	✓ We can help you
Check account balance	✓	✓	–	✓
Pay bills	✓ Pay some bills	✓ ATMs and limits vary	✓ Pay some bills	✓ Limits apply
Check recent transactions	–	✓	–	✓
For more information:	lloydsbank.com/postoffice www.postoffice.co.uk/everydaybanking	www.link.co.uk/consumers/locator/	www.paypoint.com	lloydsbank.com/communitybanker

i To order a personalised pre-printed paying in slip or a cheque deposit envelope, please call us or ask in branch. Cheque deposit envelopes are also available at your most convenient Post Office®.

Quick Guide for Business customers

Banking you can do with us	Business Mobile Banking app	Online for Business	By Phone	Branch	Cashpoint®
	24/7 every day	24/7 every day	24/7 automated service	Times vary	24/7 every day
Pay in cash	–	–	–	✓ Coins accepted if there's a counter service	✓ At some machines
Pay in a cheque	✓ Up to £10,000 daily	–	–	✓	✓ At some machines
Withdraw cash	–	–	–	✓	✓ Limits apply
Make payments	✓	✓	✓ Using Telephone Banking self-service	✓	–
Check account balances	✓	✓	✓	✓	✓
Manage standing orders and view Direct Debits	✓	✓	✓	✓	–
Transfer money between business accounts	✓	✓	✓	✓	–
Manage account users and access	–	✓	–	–	–
For more information:	lloydsbank.com/business	lloydsbank.com/business	Call us: 0345 072 5555	branches.lloydsbank.com	lloydsbank.com

i In Online for Business, customers can grant delegate access to multiple users, and set up Online Payment Control.

Ways you can bank in your community	Post Office®	Cash Machines	Community Banker
	Days and opening times vary. Restrictions apply	Times vary	Times vary
Pay in cash	✓ Using your debit card and PIN - maximum £4,995 per single transaction up to £40,000 per month Using a pre-printed paying in slip - it'll take at least one extra day to clear in your account	✓ At some ATMs, limits vary and charges may apply. Notes only.	Services may vary and a Community Banker can: <ul style="list-style-type: none"> ▪ Guide you through the ways you can bank with us ▪ Support with account enquiries.
Withdraw cash	✓ Free – £700 daily limit using your debit card and PIN. Limits may vary. A Change Giving service is also available	✓	
Pay in a cheque	✓ Into your current and savings account using your pre-printed paying in slip and cheque envelope	–	
Pay bills	✓ Pay some bills	✓ ATMs and limits vary	
Check account balance	–	✓	
For more information:	lloydsbank.com/business/retail-business/banking-with-us/post-office www.postoffice.co.uk/everydaybanking	www.link.co.uk/consumers/locator/	lloydsbank.com/communitybanker

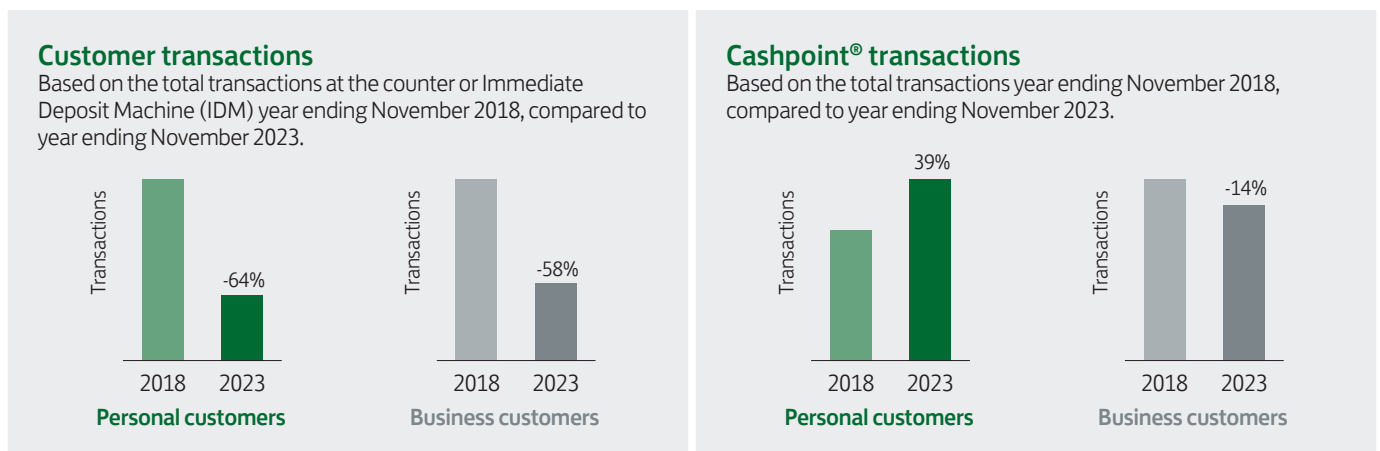
i To order a personalised pre-printed paying in slip or a cheque deposit envelope, please call us or ask in branch. Cheque deposit envelopes are also available at your most convenient Post Office®.

? How we made our decision

Before we close a branch, we carefully consider and analyse how customers will be affected, including:

- How customers are choosing to bank with us
- How often customers use the branch and how this is changing. Including looking at trends in the year to November 2023 and the four previous years
- Current services available in the branch and the branch opening hours
- Visiting the branch to consider the location and understand the alternative ways to bank in the area
- Assessing the local transport services, and how often they run
- Reviewing the broadband availability in the area
- How our customers including those who are vulnerable or may need additional support would be affected
- We've shared our plans to close this branch with LINK who have independently assessed the access to cash needs of the local community on behalf of the Cash Action Group.

📈 How customers are using this branch



🔄 Closing branch customers are already banking in other ways

29%
of Personal customers

have also used other Lloyds Bank branches – in a 12 month period ending November 2023.

74%
of customers

have also used other Lloyds Bank branches, and Internet Banking or called us – in a 6 month period ending November 2023.

41%
of Personal customers

have used the closing branch and the Post Office® – in a 12 month period ending November 2023.

👤 Customers using this branch

Regular monthly branch usage

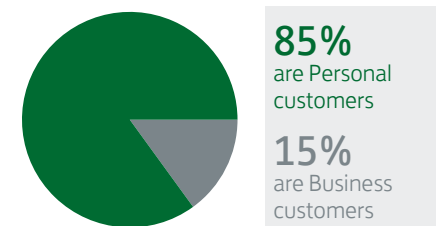
762
customers

transacted at the counter or Immediate Deposit Machine (IDM) 4 times in 6 months ending November 2023.

Age of Personal customers

< 18	>	4%
18-34	>	14%
35-54	>	21%
55-74	>	40%
75+	>	21%

Type of customer



The statistic	How we measured this
Customers using the branch on a regular monthly basis	The number of customers who transacted at the counter or Immediate Deposit Machine (IDM) in 4 in 6 months ending November 2023.
Branch transactions	Total transactions undertaken at the counter or Immediate Deposit Machine (IDM).
Branch transaction changes	The percentage change in Personal or Business customer branch transactions: - year ending November 2018 compared to year ending November 2023.
Cashpoint® transaction changes	The percentage change in Personal or Business customer Cashpoint® transactions: - year ending November 2018 compared to year ending November 2023.
Percentage of customers who use this branch and other Lloyds Bank branches	The proportion of Personal customers who have used this branch and have also used a different branch in a 12 month period ending November 2023.
Percentage of customers who use this branch and have also used other Lloyds Bank branches and Internet Banking or called us	The proportion of customers who have used this branch and have also used other Lloyds Bank branches and Internet Banking or called us in a 6 month period ending November 2023.
Percentage of customers who use this branch and the Post Office®	The proportion of Personal customers who have used this branch and have also used the Post Office® in a 12 month period ending November 2023.
Other branches nearby – distances	Based on the road distance between the closing and next closest branches. Source: Mapinfo – this software package measures distances between postcodes.
Cash machine distances	Measured on a straight line basis between the postcode of the closing branch and the postcode of the cash machines.
This branch is within walking distance	This is based on a walking distance of less than 0.4 miles or 10 minutes.
This branch can be reached by public transport	There is at least a bus or train every half an hour and has a journey time of 30 minutes or less.
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.

We're contacting customers and members of the local community

We're writing to customers to let them know we're closing this branch. We also plan to contact the following organisations and members of the local community to let them know:

- The local MP for Ceredigion and the constituency MS for Ceredigion
- Banking Team and Senior Representatives from the Post Office
- Post Office Area Manager responsible for the nearest three Post Offices to our closing branch
- National Federation of Sub Postmasters
- Citizens Advice Bureau (Cyngor Ar Bopeth Ceredigion)
- Chambers Wales South East, South West and Mid

Once we've gathered their feedback, it will be available to read in the closing branch and at loydsbank.com/branchclosures two weeks before this branch closes.

How to protect yourself 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. Visit our fraud hub online for more guidance on how to spot a scam, what to do if you are contacted unexpectedly, and to get advice on banking safely online.

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.

Visit our fraud hub online:

For Personal customers go to loydsbank.com/help-guidance/protecting-yourself-from-fraud

For Business customers go to loydsbank.com/business/security

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 on the first page of this communication, 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 the services opposite.

- **Citizens Advice** – call 03444 111 444 – www.citizensadvice.org.uk
- **National Debtline** – call 0808 808 4000 – www.nationaldebtline.org
- **Business Debtline** – call 0800 197 6026 – www.businessdebtline.org
- **StepChange** – call 0800 054 6734 – www.stepchange.org

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: loydsbank.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: loydsbank.com/contact-us/how-to-complain

To speak to us, call: 0800 072 3572 (+44 173 346 2267 outside the UK).

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

Things you need to know

We observe the requirements of the **Financial Conduct Authority Final Guidance and ATM closures or conversions '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: loydsbank.com/legal/online-banking/internet-banking

To use these features, please make sure you have the most up to date version of our app.

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