

Our Carlisle branch is closing on 29 September 2026



Carlisle branch
6 Lowther Street
Carlisle
Cumbria
CA3 8DB

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

Why we're closing this branch



We regularly review how our customers choose to bank with us. And, with most now using our app, online services or phone banking, we're closing our Carlisle branch.

We understand this may affect you. So, we've included other ways you can bank with us on the following pages - and the support available to you.

Helping you bank online



Our app and online banking are the easiest ways to bank with us. And they're simple and safe to use.

If you're not sure about banking online, our branch colleagues are trained to help you.

Get in touch



Message us
in the app



If you're a Personal
customer call
0345 300 0000



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



Speak to one
of our colleagues
at any branch

Ways to bank with us

Mobile banking app



A simple, secure and fast way to bank with us.

- Make payments, transfers, pay in cheques, update account details
- Freeze your card, check your card details and PIN
- Get 24/7 support with our mobile messaging service
- Using the app, deposit cash at a PayPoint location.

If you're a business customer, you can find more information about the services available on the Business banking app by scanning the QR code on the right.

Download the app: loydsbank.com or loydsbank.com/business



Personal customers



Business customers

Online banking



Access your accounts and manage your money 24/7, 365 days a year. It just takes a few minutes to set up.

To register go to: loydsbank.com or loydsbank.com/business
Visit a branch or call us

Branch



If you have accounts with Lloyds, Halifax or Bank of Scotland, you can do your banking at any of our branches.

An alternative to the Lloyds Carlisle branch is:

Halifax Carlisle 16 Bank Street Carlisle CA3 8HE	Mon 09:30 - 15:30 Tue 09:30 - 15:30 Wed 10:00 - 15:30 Thu 09:30 - 15:30 Fri 09:30 - 15:30 Sat 09:30 - 13:00 Sun Closed Opening times can vary.	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 help To find your most convenient Lloyds, Halifax or Bank of Scotland services, go to: loydsbank.com/branchfinder
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LINK Assessments



Before closing this branch, LINK carried out an independent Cash Access Assessment to review local access to cash.

The outcome is available on the LINK website. Local residents and organisations have 28 days to request a review or appeal.

LINK assessment outcome, request or appeal: www.link.co.uk

Cash Access UK:
www.cashaccess.co.uk

Other banking services in your community

PayPoint



You can pay in cash at over 28,000 PayPoint locations using our mobile app. There's a daily limit of £300 and a £600 monthly limit. The money will usually show in your account in minutes and always within 2 hours.



You can also use your debit card and PIN at more than 3,000 PayPoint stores across the UK. There's a limit of £300 per transaction. The money should show in your account immediately. You can also pay some bills.

This service is available for personal customers only.

Find your nearest PayPoint:
lloydsbank.com/paypoint



Cash Machine



We'll close the cash machine at the Lloyds Carlisle branch. An alternative free to use cash machine is:

Halifax, 16 Bank Street, Carlisle, CA3 8HE

Find a cash machine:
www.link.co.uk/cash-locator

Post Office



A Post Office near the Lloyds Carlisle branch is:

Carlisle Post Office, 51-53 English Street, Carlisle, CA3 8JY



You can do everyday banking such as pay in or take out notes and coins, pay bills and check your balance. Most services are available, but cheques are not accepted. Visit our Post Office page to find out more.

Find more information:
lloydsbank.com/postoffice

Shops - Cash at the till



Check your balance and take out from 1p up to £50 with your debit card and PIN, with no purchase needed. Any fees will be shown before you continue.

Find a participating shop:
www.link.co.uk/cash-locator

If you need extra help

We can offer extra support if you need it, including help with digital banking and accessibility services.

The Digital Helpline

Free one-to-one support to build digital skills.

Call **0345 222 0333**, Monday to Friday
9am to 6pm.

Or use SignVideo:
digitalhelpline.signvideo.net

Relay UK

For customers with hearing or speech impairments.

www.relayuk.bt.com

SignVideo

For customers who use British Sign Language.

lloydsbank.com/signvideo

Bespoke support services

Tell us about your support needs or request information in another format.

lloydsbank.com/accessibilityhelp

Trusted Person

Let someone you trust help manage your account.

lloydsbank.com/trustedhelp

Accessibility and Disability

We're by your side with expert advice, support and guidance to help with your needs.

lloydsbank.com/accessibility

Talking cash machines

Select the audio option and use your own headphones.

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

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

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
- 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 extra 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.

Closing branch customers are already banking in other ways



16%
of Personal customers

have also used other Lloyds branches – in a 12 month period ending February 2026.

71%
of customers

have also used other Lloyds branches, and online banking or called us – in a 6 month period ending February 2026.

34%
of Personal customers

have used the closing branch and the Post Office® in a 12 month period ending February 2026.

Customers using this branch



Regular monthly branch usage

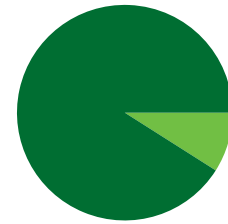
613
customers

transacted at the counter or Immediate Deposit Machine (IDM) 4 months out of 6 months ending February 2026.

Age of Personal customers

< 18	>	2%
18-34	>	15%
35-54	>	23%
55-74	>	38%
75+	>	22%

Type of customer



91%
are Personal customers

9%
are Business customers

When we use the term	What this means
Customers using the branch on a regular monthly basis	The number of customers who transacted at the counter or IDM in 4 out of 6 months ending February 2026.
Percentage of customers who use this branch and other Lloyds branches	The proportion of Personal customers who have used this branch and have also used a different branch in a 12 month period ending February 2026.
Percentage of customers who use this branch and have also used other Lloyds branches and online banking or called us	The proportion of customers who have used this branch and have also used other Lloyds branches and online banking or called us in a 6 month period ending February 2026.
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 February 2026.
This branch can be reached by public transport	There is public transport between the closing branch and the alternative branch, with a service at least every hour.
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 Carlisle
- 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
- The local Citizens Advice Service
- The local Chamber of Commerce.

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

Further support and guidance

You can switch your current account



You can switch to a new bank or building society in seven days using the free Current Account Switch Service. Your new bank moves your payments and balance and closes your old account.

Find out more:
www.currentaccountswitch.co.uk

Personal account holders – for all UK current account holders, including joint accounts.

Business account holders – for small businesses, charities and trusts with an annual turnover of up to £6.5million and up to 50 employees.

How to protect yourself online



You need to take care when you use the internet, mobile or online banking.

- Use passwords that aren't easy to guess and never share them
- Make sure you know how to keep your devices safe and up to date.

Securing your accounts helps us support you better in the event of a scam.

Visit our fraud hub online:

For Personal customers go to lloydsbank.com/fraudprotection

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

If you're worried about your finances



If you'd rather speak to someone independent, these organisations can offer help and debt advice for as long as you need it. And they can talk to us for you if you'd like them to.

Talking to us, or an independent organisation, won't affect your credit score. And if one of the options we talk about does - we'll explain what this means for you before we set anything up.

StepChange – call 0800 138 1111 – www.stepchange.org

Money Wellness – call 0800 307 7002 – www.moneywellness.com

Advice Northern Ireland – call 0800 915 4604 – www.adviceni.net

Proud to be part of the same family



If you need to tell us something

If you want to make a complaint, you can message us in the app 24/7 or find support online at: loydsbank.com/contact-us/how-to-complain

You can also call us on: **0800 072 3572** (+44 173 346 2267 outside the UK). Or visit a branch.

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 'FG22/6: Branch and ATM closures or conversions'**: www.fca.org.uk/publication/finalised-guidance/fg22-6.pdf and the **Access to Cash sourcebook**: www.handbook.fca.org.uk/handbook/ATCS

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Mobile banking app – our app is available to customers with a UK personal account and valid registered phone number. Minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. Terms and conditions apply: loydsbank.com/online-agreement

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



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This information is correct as of May 2026.