

Closing Branch Review – Part 2

Corringham

Before we made the decision to permanently close the Corringham branch we carried out a thorough review to understand what impact a branch closure would have on both customers and the wider community.



Communicating this change to customers

We are committed to the Access to Banking Standard and observe the requirements of the Financial Conduct Authority – 'FG 22/6: Branch and ATM closures or conversions'. This means we took a range of factors into account before we decided to close the branch, and these are outlined in the Closing Branch Review – Part 1 document, which we published when the closure was announced. You can view it at lloydsbank.com/branchclosures

After talking to branch colleagues, we wrote to customers of the Corringham branch to let them know about the closure.

We displayed a poster in branch notifying customers of the closure and staff spoke to customers about other ways to do their banking, including PhoneBank, Mobile and Internet Banking, as well as visiting the Post Office. We also made customers aware of alternative branches and free ATMs nearby.



Engaging with the local community

Who we contacted to understand the impact of the branch closure

- Stephen Metcalfe MP for South Basildon and East Thurrock
- Banking Team and Senior Representatives from the Post Office
- Post Office Area Manager responsible for nearest three Post Offices to our closing branch
- National Federation of Sub Postmasters
- Essex Chambers of Commerce
- Citizens Advice Bureau South Essex - Basildon

The feedback we received and what we did

- Our regular customers were disappointed about the closure, but told us that they were happy to use the Basildon or Grays branches. We talked through the options of telephone, internet banking and services available through the Digital Helpline.
- We met Stephen Metcalfe MP about the closure. He expressed concerns because the local Post Office had just closed. We subsequently decided to delay the closure to ensure the Post Office had enough time to resolve the situation. Mr Metcalfe also presented us with a petition objecting to the closure on behalf of his constituents. We addressed the concerns and wrote back explaining how we will be supporting our customers.
- We received a letter from Councillor Ralph who asked us to rethink the decision. We wrote back explaining the alternative ways our customers can continue to bank with us.

What we have done to help make the change smoother

- We've called individual customers we know use the branch as their main way of banking with us, including customers that may need extra support, to talk to them about alternative ways to bank and to provide help if they need it.
- We have introduced a dedicated telephony team to provide support after the branch closes to identified customers who may need extra support.
- We have partnered with the Digital Helpline who offer free one to one guidance over the phone to support customers to use the internet for banking. Customers with an identified need for this service have been provided with contact details enabling them to get free support.
- Our colleagues at Corringham branch have been given the training they need to have in-depth conversations with our customers, especially those who may need extra support, about how we can help them.



The Corringham branch will close permanently on 12 February 2024

This follows engagement with customers and the local community.



All your account details will stay the same

There will be no change to customer account numbers, sort codes, standing orders, direct debits, cards or PINs.



Your nearest branches are Basildon and Grays

You can also use any Lloyds Bank branch to do your banking.

Read on to see other ways you can bank



- We have extended the branch closure date, the branch will now close on the 12th February 2024 as the new Post Office in Corringham located at The Precinct, St John's Way, SS17 7LH is not now due to open until the 5th February 2024.

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



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
colleagues
in any of our
branches.



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
at the end of this document.



Other ways to bank

Internet Banking, Mobile Banking and PhoneBank services

These services give you access to your accounts 24 hours a day, 7 days a week.

To find out more information about these services or to register please visit lloydsbank.com

Post Office®

You can do your everyday banking at a Post Office

- Pay cheques into your current and savings accounts. You'll need a cheque envelope which you can get from us, or at a Post Office – and a personalised pre-printed paying-in slip, which you can order from us
- Pay in cash
 - Personal customers - using a personalised pre-printed paying-in slip will have a limit of £1,000 – and using a debit card and PIN will have a limit of £2,995 each calendar month. For joint account holders the monthly limit applies to each cardholder
 - Business customers using either a debit card and PIN or a personalised pre-printed paying-in slip will have a limit of £4,995 per single transaction
- Deposits you make at the Post Office using a personalised pre-printed paying-in slip will take at least one extra day to get to your account
- Pay bills and check balances
- Make free cash withdrawals using your debit card and PIN at the counter
 - Personal customers typically £300 per day, limits may vary
 - Business customers typically £700 per day, limits may vary

To find out more about the services available, Personal customers please visit lloydsbank.com/postoffice and Business customers please visit lloydsbank.com/business/retail-business/banking-with-us/post-office To find your most convenient Post Office and its opening times, please visit postoffice.co.uk/branch-finder



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 <https://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

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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.



Protected