Closing Branch Review - Part 1
Hayle branch

Following an in-depth review, this branch will now close on 3 November 2020

Background and decision
Our customers’ needs are changing. Nearly 16 million people now bank with us through Internet Banking and over 10 million use Mobile Banking. Branches will remain vital in meeting customers’ needs but we must continually review our network to make sure we have branches in locations where customers need and use them the 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 continue to use any other Lloyds Bank branch and the nearest alternative is the Camborne branch.

You can also use your local Post Office® for many everyday banking transactions.

We'll still be here to support you, and there are other ways you can continue to do your banking – take a look at this document to find out about these in more detail, as well as a summary of our review.

Branch facilities:
- Cashpoint® machine inside branch
- Cashpoint® machine outside branch
- Level or ramp access to branch
- Self Service Zone or machines
- Talking Cashpoint® machine
- Counter service

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
- Current services available in the branch and the branch opening hours.

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

Hayle branch customers

<table>
<thead>
<tr>
<th>Age of personal customers using branch</th>
<th>Type of customer using branch</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 18</td>
<td>3% Personal Customers</td>
</tr>
<tr>
<td>18-24</td>
<td>6% Business Customers</td>
</tr>
<tr>
<td>25-34</td>
<td>11% Personal Customers</td>
</tr>
<tr>
<td>35-44</td>
<td>11% Business Customers</td>
</tr>
<tr>
<td>45-54</td>
<td>16% Personal Customers</td>
</tr>
<tr>
<td>55-64</td>
<td>18% Business Customers</td>
</tr>
<tr>
<td>65-74</td>
<td>19% Personal Customers</td>
</tr>
<tr>
<td>75+</td>
<td>16% Business Customers</td>
</tr>
</tbody>
</table>

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

How customers are using this branch

21% of our customers use the branch on a regular monthly basis

Branch usage compared to a year ago

<table>
<thead>
<tr>
<th>Services</th>
<th>Personal</th>
<th>Business</th>
</tr>
</thead>
<tbody>
<tr>
<td>Countertansctions</td>
<td>↓ 20%</td>
<td>↓ 24%</td>
</tr>
<tr>
<td>Self Service Zone or machine transactions</td>
<td>↓ 8%</td>
<td>↑ 26%</td>
</tr>
<tr>
<td>Cashpoint® machine transactions</td>
<td>↓ 9%</td>
<td>↓ 3%</td>
</tr>
</tbody>
</table>

Branch usage compared to a typical Lloyds Bank branch

<table>
<thead>
<tr>
<th>Services</th>
<th>Personal</th>
<th>Business</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customers using branch</td>
<td>↓ 54%</td>
<td>↓ 24%</td>
</tr>
</tbody>
</table>

This information is correct as of November 2019.
Terms used in this document are explained further on page 4.
Ways you can continue to bank with us

The nearest alternative branches to Hayle branch

To find your most convenient alternative branch and its current opening hours please visit lloydsbank.com/branchfinder

Camborne branch
Market Square
Camborne
Cornwall
TR14 8JT

- This branch is 5.47 miles away from the Hayle branch.
- This branch can be reached by public transport

How you can get to this branch
There are regular trains and buses between Hayle and Camborne with a journey time of around 30 minutes.

Penzance branch
Market House
Penzance
Cornwall
TR18 2TN

- This branch is 6.88 miles away from the Hayle branch.

How you can get to this branch
There are regular trains and buses between Hayle and Penzance with a journey time of around an hour.

Internet Banking
Register for Internet Banking and manage your accounts 24/7, 365 days a year. It’s simple to register, just go to lloydsbank.com, visit a branch or call us.

With Internet Banking, you can:
- Check your balance and review and download statements
- Transfer money and pay bills
- Apply for a credit card, loan or overdraft
- 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 and requests.

Mobile Banking
Register for Mobile Banking, and do all your banking basics securely where and when it suits you. Find out more at 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 Internet Banking beforehand.

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 making it quick, easy and safe to manage your money by phone.

To register for PhoneBank® go to lloydsbank.com or call us:
0345 300 0000 – Personal advisers available 7am-11pm everyday.
0345 072 5555 – Business Advisers 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
- Apply for a credit card, loan or overdraft
- Order cards, PINs, cheque books or 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

**Post Office®**
Customers with a debit card can make immediate cash deposits, card withdrawals and get balance enquiries.

Personal and Business Banking customers can deposit cash and cheques using a paying-in-slip at any Post Office® nationwide (Personal customer cash deposit limit is £1000).

Deposits made at the Post Office® using a paying-in-slip will take at least one additional day to credit to your account.

Hayle, McColls, 13 Penpol Terrace, Hayle, TR27 4BQ

To find out more about the services available, your most convenient Post Office® and its opening times please visit the Post Office® website: [www.postoffice.co.uk/branch-banking-services](http://www.postoffice.co.uk/branch-banking-services)

**Cash machines**
We'll be closing the Cashpoint® machine at the Hayle branch, but nearby free-to-use cash machines are listed below:

<table>
<thead>
<tr>
<th>Location</th>
<th>Distance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spar Stores Hayle, 2 Chapel Terrace, TR27 4AB</td>
<td>0.05 miles away</td>
</tr>
<tr>
<td>McColls Hayle, 13 Penpol Terrace, TR27 4BQ</td>
<td>0.09 miles away</td>
</tr>
<tr>
<td>Asda Hayle, Carnsew Road, TR27 4HU</td>
<td>0.1 miles away</td>
</tr>
</tbody>
</table>

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

**PayPoint**
To find your most convenient PayPoint you can use the PayPoint Locator at [www.paypoint.com](http://www.paypoint.com)

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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 one of our branch colleagues.**
- **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.

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Lloyds Bank is part of the Lloyds Banking Group. Lloyds Banking Group is a signatory to the Access to Banking Standard and the result of our local community engagement will be published in Part 2 of this document before the branch closes.
### Details on the statistics in this document

<table>
<thead>
<tr>
<th>The statistic</th>
<th>How we measured this</th>
</tr>
</thead>
<tbody>
<tr>
<td>Counters quieter or busier than a year ago</td>
<td>Rolling year on year percentage change in counter transactions.</td>
</tr>
<tr>
<td>Customers using the branch on a regular monthly basis</td>
<td>The number of customers who transacted at the counter or Immediate Deposit Machine (IDM) in 11 out of 12 months in a 12-month period.</td>
</tr>
<tr>
<td>Percentage of customers using this branch compared to a typical Lloyds Bank branch</td>
<td>The percentage of Personal or Business customers using the named branch compared to the average number of Personal or Business customers using a typical Lloyds Bank branch.</td>
</tr>
<tr>
<td>Percentage change in counter transactions</td>
<td>Year on year percentage change in Personal or Business customer counter transactions.</td>
</tr>
<tr>
<td>Percentage change in Self Service Zone or machine transactions</td>
<td>Year on year percentage change in Personal or Business customer Self Service Zone or machine transactions.</td>
</tr>
<tr>
<td>Percentage change in Cashpoint® machine transactions</td>
<td>Year on year percentage change in Personal or Business customer Cashpoint® machine transactions.</td>
</tr>
<tr>
<td>Percentage of customers who use this branch and other Lloyds Bank branches</td>
<td>The proportion of Personal customers who have used this branch and have also used a different branch in the last 12 months.</td>
</tr>
<tr>
<td>Percentage of customers who use this branch and have also used other Lloyds Bank branches and Internet Banking or Phonebank®</td>
<td>The proportion of Personal customers who have used this branch and have also used other Lloyds Bank branches and Internet Banking or Phonebank® in the last 6 months.</td>
</tr>
<tr>
<td>Percentage of customers who use this branch and the Post Office®</td>
<td>The proportion of Personal customers who have used this branch and have also used the Post Office® in the last 12 months.</td>
</tr>
<tr>
<td>Other branches nearby – distances</td>
<td>Based on the road distance between the closing and next closest branches. Source: Mapinfo – this software package measures distances between postcodes.</td>
</tr>
<tr>
<td>Cash machine distances</td>
<td>Measured on a straight line basis between the postcode of the closing branch and the postcode of the cash machines.</td>
</tr>
<tr>
<td>This branch is within walking distance</td>
<td>This is based on a walking distance of 0.4 miles or 10 minutes.</td>
</tr>
<tr>
<td>This branch can be reached by public transport</td>
<td>There is a regular bus service between the closing branch and the nearby branch(es).</td>
</tr>
</tbody>
</table>

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**Coronavirus help and support**

If you are worried about the impact coronavirus could have on your money, we have some additional support and information to help at lloydsbank.com/help-guidance/coronavirus

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**Things you need to know**

Cashpoint® and the Post Office® – Cashpoint® is a registered trademark of Lloyds Bank plc. The Post Office® and Post Office logo are registered trademarks of the Post Office Ltd.

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.