

Closing Branch Review – Part 2 Lampeter

Before we made the decision to permanently close the Lampeter 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 Lampeter branch to let them know about the closure. In the event of a branch closure, we will always give customers at least 12 weeks' notice, and in many cases even longer. This means they've got plenty of time to consider their options.

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. We also let them know that a Community Banker will be visiting the area after the closure. Find out more in this Review.



Engaging with the local community

Who we contacted

Following the closure announcement we reached out to key members of the local community to help us understand what the impact of the branch closure would be.

- Ben Lake MP for Ceredigion
- Elin Jones MS for Ceredigion
- Local Councillors
- 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
- Chambers Wales South East, South West and Mid
- Carmarthenshire Citizens Advice

The feedback we received and what we did

- Regular customers told us they were very disappointed about the closure of the branch. We explained how we are supporting our customers with different ways to bank, including services available at the Post Office.
- We received an email from Councillor Bowen Morgan expressing concern at the announcement. Councillor Morgan said that the alternative branches in Carmarthen and Cardigan were too far away and that the Post Office in Lampeter would not provide a sufficient service. We explained how we look at alternative banking options before we decide to close a branch - which we believe will meet the needs of our customers in Lampeter. We also advised that a new Community Banker would be visiting the town to support customers once the branch closes.

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 '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.



The Lampeter branch will close permanently on 15 May 2023

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 King Street Carmarthen and Cardigan

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

Read on to see other ways you can bank



- Our colleagues at Lampeter branch are receiving individual branch support from a specialist manager as well as training to have in-depth conversations with our customers, especially those who may need extra support, about how we can help them.

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.



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](https://www.lloydsbank.com)

Community Banker

In the run up to the branch closure branch staff will be on-hand to offer support and guidance on the ways you can bank with us. Plus, after the branch closes we'll have a Community Banker visit this area. They'll also be able to offer support and guidance on the ways you can bank with us. Over the coming months our branch staff will be able to let you know more about our plans for a Community Banker in the area. We'll also keep [lloydsbank.com/communitybanker](https://www.lloydsbank.com/communitybanker) up to date with this information.

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](https://www.lloydsbank.com/postoffice) and Business customers please visit [lloydsbank.com/business/retail-business/banking-with-us/post-office](https://www.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](https://www.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 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 call us using Relay UK if you have a speech impairment. There's more information on the Relay UK help pages www.relayuk.bt.com/ 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

Lloyds Banking Group is a signatory to the **Access to Banking Standard** which is overseen by the Lending Standards Board <https://www.lendingstandardsboard.org.uk/resources/access-to-banking-standard/>

The Standard aims to minimise the impact of branch closures on customers and local communities. 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

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.

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. Our app is available to iPhone 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.



Protected