

Branch closure feedback – how we responded and supported our customers

Before we decided to permanently close the Loughton branch, we carried out a thorough review to understand how our customers and the community would be impacted. We're now near to the closure of this branch on 12 November 2025.

You can do your everyday banking with our mobile banking app and online banking. It's simple and safe to use. Your nearest branch to the Loughton branch is Lloyds Ilford branch. You can also use any Lloyds branch to do your banking. Go to lloydsbank.com/branchfinder for more information.

Communicating this change to customers

When we announce that a branch is closing, we take a number of factors into account in line with Financial Conduct Authority guidance. We've summarised these in our Branch Review, which you can find at lloydsbank.com/branchclosures

We wrote to customers who use the Loughton branch, to let them know it would be closing. We explained other ways they can continue to do their banking with us.

We displayed a poster in the branch to let customers know it was closing. Our branch colleagues there spoke to customers about other ways to do their banking. These include using our mobile banking app, online banking, calling us, or using the Post Office®. We let customers know the nearest alternative branch, free cash machine and Post Office.

We contacted members of the local community

Who we contacted to understand the impact of the branch closure

- The local MP for Epping Forest
- 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
- The local Citizens Advice Bureau
- The local Chamber of Commerce.

The feedback we received

- Our customers were disappointed that the branch was closing. We discussed and supported a number of customers to set up online and telephone banking as well as explaining what services are available at the Post Office.
- Dr Neil Hudson MP wrote to us and raised concerns about the impact of the closure on vulnerable customers, and asked about the impact on colleagues who work in the branch and the future of the branch building. We explained the alternative ways customers can access banking, and provided further information about how we are supporting colleagues. The building will be returned to the landlord.

What we've 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've 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 Loughton 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.

We're here to help and support you



If you're a Personal customer
call us on
0345 300 0000



Speak to one of our
colleagues at any branch



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



Find other ways to
access cash in your
community:
[www.link.co.uk/
cash-locator](http://www.link.co.uk/cash-locator)

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 a simple, secure, and fast way to bank and only takes a few minutes to set up. For more information about these services, and others available, scan the QR code on the right. Here's some of the things you can do:

- Make payments and transfers
- Check and manage upcoming payments
- Order Travel Money by 3pm for free next day delivery
- Get 24/7 support with our mobile banking virtual assistant
- Check your credit score for free, with no impact on your credit file
- Earn up to 15% cashback with Everyday Offers.

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

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.

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

Scan the QR code to download our app



Personal
customers



Business
customers



Online banking

Register for online 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.

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

The Digital Helpline

If you need help with 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 **01135 184 060**
Monday to Friday 9am - 5pm
Or pick up a leaflet in one of our branches

Other banking services in your community



You can use a Post Office for your everyday banking, however some restrictions may apply.

For more details visit:

Personal customers visit: loydsbank.com/postoffice

Business customers visit: loydsbank.com/business/retail-business/banking-with-us/post-office



To find your most convenient Post Office and its opening times, please visit: www.postoffice.co.uk/branch-finder

Access to Cash

To find your most convenient free cash machine use the LINK Cash Locator.

Cash at the till

You can use your debit card and PIN to check your balance and withdraw any amount of cash up to £50 at participating shops. You don't need to make a purchase. Some locations may charge a small fee but you will be notified about this and will be able to cancel the transaction before you are charged.

Cash Machine Locator:
www.link.co.uk/consumers/locator

Cash at the till:
www.link.co.uk/consumers/cash-at-the-till

PayPoint

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



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

If you'd like to move your current account

You can switch your current account to a new bank or building society in seven days with the Current Account Switch Service (CASS).

Your new bank or building society will take care of switching your payments and transferring your balance. Your old bank will close your account.

Personal account holders – for anyone with a UK current account, including joint account holders.

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

For more information:
www.currentaccountswitch.co.uk

Access to Cash Reviews

LINK have already completed an independent Access to Cash assessment in this area. Members of the community and representative organisations may request a further review.

Access to Cash Review:
www.link.co.uk/helping-you-access-cash/request-access-to-cash

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 can message us in the app 24/7 or find support online at: lloydsbank.com/contact-us/how-to-complain To speak to us, call: 0800 072 3572 (+44 173 346 2267 outside the UK). You can also visit us in 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 and ATM closures or conversions '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 The Post Office® and Post Office logo are registered trademarks of the Post Office Ltd. 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: lloydsbank.com/legal/online-banking/internet-banking 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

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This information is correct as of June 2025 and is relevant to Lloyds Bank plc products and services only.