

Branch closure - how we're supporting you

We're now near to the closure of this branch
on 21 January 2026



Bank your way – wherever you are

- Use our mobile app or online banking – it's simple and secure.
- In your community, you'll find cash machines, PayPoint stores, the Post Office®, and our Community Banker.
- If you prefer to speak to someone you can call us or visit any branch in our banking family – including Halifax and Bank of Scotland – for the same friendly service. Explore all your options at lloydsbank.com/ways-to-bank

Letting you know about a branch closure



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| 1. We assess the impact | Considering how it affects customers and the community, following Financial Conduct Authority guidance. |
| 2. We contact you directly | Sending a letter if you regularly use the branch, with details on other ways to bank. |
| 3. We share updates in branch | Through posters and face-to-face conversations to explain what's changing and offer support.

Find full details at: lloydsbank.com/branchreview |

Who we spoke to about the closure



We contacted these members of the local community

- The local MP for St Ives
- 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 Bureau
- The local Chamber of Commerce.

The feedback we received

Our customers were disappointed that the branch was closing. We supported our customers by explaining the local banking options for them, this included discussing setting up online banking.

We met Andrew George MP to discuss the closure. We discussed the alternative services available to customers and outlined the support branch staff are providing ahead of the closure. We continue to engage on further questions raised.

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. This includes customers that may need extra support. We've let them know about other ways to bank and to provide help if they need it.
- We've partnered with the Digital Helpline who offer free one to one help over the phone to support customers to use the internet for banking. We've given customers with an identified need the contact details they need to access free support.

Our colleagues can help you

- Colleagues at the Penzance branch have received in-depth training. They can help with a range of customer needs, especially extra support about how we can help you bank.
- Penzance branch colleagues held a digital support event to help customers register and use online and digital services.

We're here to help and support you



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

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

You can also call us on: **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 '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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