Closing Branch Review - Part 1

Reddish branch

Following an in-depth review, this branch will now close on 16 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 of the changing ways customers choose to bank with us - most are already using an alternative way to bank in addition to the branch.

What this means for you

You can continue to use any other Lloyds Bank branch and the nearest alternative is the Stockport 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.

Reddish branch

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

Note: some branch opening hours may have temporarily changed - please check lloydsbank.com/branchfinder for up to date opening hours.

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.

Reddish branch customers

Age of personal customers using branch

Type of customer using branch

<table>
<thead>
<tr>
<th>Age Group</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 18</td>
<td>2%</td>
</tr>
<tr>
<td>18-24</td>
<td>7%</td>
</tr>
<tr>
<td>25-34</td>
<td>15%</td>
</tr>
<tr>
<td>35-44</td>
<td>17%</td>
</tr>
<tr>
<td>45-54</td>
<td>16%</td>
</tr>
<tr>
<td>55-64</td>
<td>18%</td>
</tr>
<tr>
<td>65-74</td>
<td>13%</td>
</tr>
<tr>
<td>75+</td>
<td>12%</td>
</tr>
</tbody>
</table>

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

- Personal Customers
- Business Customers

Reddish customers are already banking in other ways

- 63% of personal customers using Reddish branch have also used other Lloyds Bank branches
- 75% of customers using Reddish branch have also used other Lloyds Bank branches, Internet Banking or PhoneBank®
- 29% of personal customers using Reddish branch have also used the Post Office®

How customers are using this branch

- 2% of customers use the branch on a regular monthly basis
- 326 of our customers use the branch quieter than a year ago

Branch usage compared to a year ago

<table>
<thead>
<tr>
<th>Services</th>
<th>Personal</th>
<th>Business</th>
</tr>
</thead>
<tbody>
<tr>
<td>Counter transactions</td>
<td>↑ 0%</td>
<td>↓ 9%</td>
</tr>
<tr>
<td>Self Service Zone or machine transactions</td>
<td>↓ 20%</td>
<td>↓ 31%</td>
</tr>
<tr>
<td>Cashpoint® machine transactions</td>
<td>↓ 8%</td>
<td>↓ 6%</td>
</tr>
</tbody>
</table>

Branch usage compared to a typical Lloyds Bank branch

<table>
<thead>
<tr>
<th>Customers using branch</th>
<th>Personal</th>
<th>Business</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>↓ 53%</td>
<td>↓ 50%</td>
</tr>
</tbody>
</table>

Terms used in this document are explained further on page 4.

This information is correct as of November 2019.
Ways you can continue to bank with us

The nearest alternative branches to Reddish branch

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

Stockport branch
60-62 Shopping Centre
Stockport
SK1 1PL

Monday 09:00 - 16:30
Tuesday 09:00 - 16:30
Wednesday 09:30 - 16:30
Thursday 09:00 - 16:30
Friday 09:00 - 16:30
Saturday 09:00 - 16:00

This branch is 2.2 miles away from the Reddish branch.

How you can get to this branch
There are regular buses between Reddish and Stockport with a journey time of around 20 minutes.

Withington Manchester branch
453 Wilmslow Road
Withington
Manchester
M20 4AN

Monday 09:30 - 16:00
Tuesday 09:30 - 16:00
Wednesday 10:00 - 16:00
Thursday 09:30 - 16:00
Friday 09:30 - 16:00
Saturday Closed

This branch is 3.3 miles away from the Reddish branch.

How you can get to this branch
There are regular buses from Reddish to Withington with a journey time of around 35 minutes.

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.

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.

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.
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.

**Cash machines**

We’ll be closing the Cashpoint® machine at the Reddish branch, but nearby free-to-use cash machines are listed below:

- NatWest Bank, 2 Houldsworth Square, SK5 7AG, **0.03 miles away**
- McColls Reddish, 5-9 Broadstone Road, SK5 7AE, **0.05 miles away**
- Morrisons, 408 Reddish Road, SK5 7AA, **0.12 miles away**

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.
### The statistic

<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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**If you need extra help**

- **If your vision is impaired** – Please contact us for an alternative format such as large print, Braille or audio CD.

  If your hearing or speech is impaired – You can contact us using the Relay UK Service or via Textphone on 0345 300 2281 (lines are open 24 hours a day, 7 days a week). If you’re deaf and a BSL user, you can use our SignVideo service at lloydsbank.com/accessibility/signvideo

- **If you need to make a complaint** – You can visit your local branch or call 0800 072 3572 or 01733 462 267 (Textphone 0800 056 7614 or 0173 334 7500 if you have a hearing impairment). Find out more at lloydsbank.com/contactus

- **If your contact details change** – Please log on to Internet Banking at lloydsbank.com to edit your telephone numbers, email address and marketing preferences.

  When you call us – Your call may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service. Not all telephone banking services are available 24 hours a day, 7 days a week.

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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.

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