

Closing Branch Review (Part 1) – Saffron Walden branch



Following an in-depth review, this branch will close on 16 September 2024

Background and decision - The world is becoming more digital than ever before and more of our customers are doing their everyday banking online. With more customers banking digitally, we've seen a fall in branch visits. Because of this, we've decided to close this branch.

What this means for you - We're still here to support you and there's a number of ways you can do your everyday banking with us - online, on your mobile, over the phone or at a Post Office®. You can use any of our branches and the nearest alternative is the Bishop's Stortford branch. And after the branch closes we'll have a Community Banker visit this area. They can offer support and guidance on the ways you can bank with us. Read on to find out more, and for a summary of our review. Following engagement with the local community, an overview of the feedback we receive will be given in our Closing Branch Review Part 2.

Saffron Walden branch

Branch facilities:

- ✓
Cashpoint® machine inside branch
- ✓
Cashpoint® machine outside branch
- ✓
Talking Cashpoint® machine
- ✓
Level or ramp access to branch
- ✓
Self Service Zone or machines
- ✓
Counter service
- ✓
Broadband is available in the postcode of the closing branch.

**3 King Street
Saffron Walden
Essex
CB10 1HF**

Monday	09:00 - 15:00
Tuesday	09:00 - 15:00
Wednesday	09:00 - 15:00
Thursday	09:00 - 15:00
Friday	09:00 - 15:00
Saturday	Closed
Sunday	Closed

Note: branch opening hours are subject to change - please check lloydsbank.com/branchfinder for up to date opening hours.

How we made our closure decision

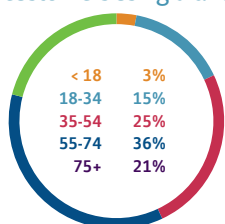
When we close a branch, we complete a detailed impact analysis which includes:

- How customers are choosing to bank with us
- How often customers use the branch and how that usage is changing. This includes looking at trends in the year to April 2023 and the four previous years
- Current services available in the branch and the branch opening hours
- Assessment and check of alternative ways to bank including their proximity and accessibility – this is confirmed by a visit
- Assessment of public transport, availability and frequency
- Assessment of Broadband availability
- Impact on our customers including those who are vulnerable or may need additional support
- We've shared the closure plans for this branch with LINK who on behalf of the Cash Action Group have independently assessed the access to cash needs of the local community

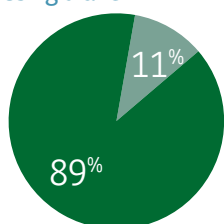
By regularly reviewing our branches we can make sure we respond to our customers' changing needs.

Saffron Walden branch customers

Age of personal customers using branch



Type of customer using branch



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

■ Personal Customers
■ Business Customers

Saffron Walden customers are already banking in other ways

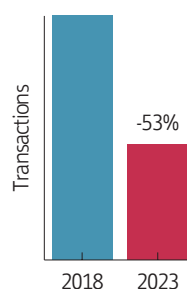
- 35%** of personal customers using Saffron Walden branch have also used other Lloyds Bank branches
- 83%** of customers using Saffron Walden branch have also used other Lloyds Bank branches, Internet Banking or PhoneBank®
- 27%** of personal customers using Saffron Walden branch have also used the Post Office®

Regular monthly branch usage

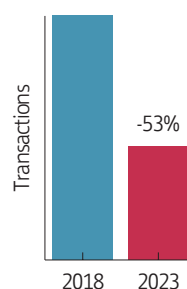
228 of our customers used the branch regularly in 12 months to April 2023

How customers are using this branch

Branch transaction changes over the past 5 years (based on April of each year)

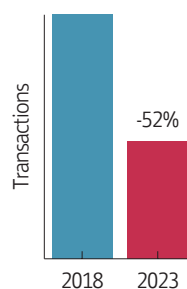


Personal Customers

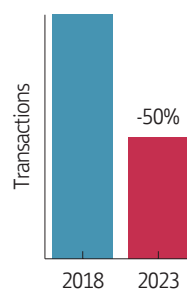


Business Customers

Cashpoint machine transaction changes over the past 5 years (based on April of each year)



Personal Customers



Business Customers

Other ways you can continue to bank with us

The nearest alternative branches to Saffron Walden branch

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

Bishop's Stortford

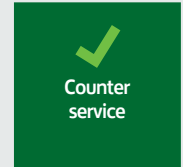
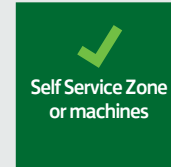
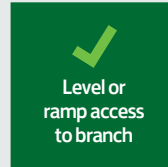
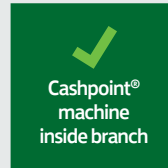
20 North Street
Bishop's Stortford
Hertfordshire
CM23 2LN

Monday	09:00 - 15:30
Tuesday	09:00 - 15:30
Wednesday	09:00 - 15:30
Thursday	09:00 - 15:30
Friday	09:00 - 15:30
Saturday	09:00 - 13:00
Sunday	Closed

 This branch is **12.14 miles away** from the Saffron Walden branch.

How you can get to this branch

There are hourly direct buses to Bishop's Stortford with a journey time of around 45 minutes.



Note: branch opening hours are subject to change – please check lloydsbank.com/branchfinder for up to date opening hours.

Cambridge University

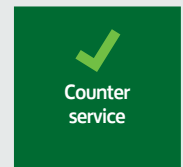
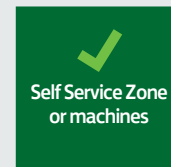
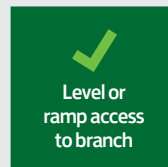
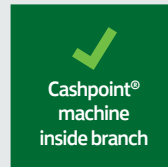
3 Sidney Street
Cambridge
Cambridgeshire
CB2 3HQ

Monday	09:00 - 17:00
Tuesday	09:00 - 17:00
Wednesday	09:00 - 17:00
Thursday	09:00 - 17:00
Friday	09:00 - 17:00
Saturday	09:00 - 15:00
Sunday	Closed

 This branch is **14.75 miles away** from the Saffron Walden branch.

How you can get to this branch

There are hourly direct buses to Cambridge with a journey time of around 1 hour 25 minutes.



Note: branch opening hours are subject to change – please check lloydsbank.com/branchfinder for up to date opening hours.

Internet Banking

Register for Internet Banking and manage your accounts 24/7, 365 days a year. To register, just go to [loydsbank.com](https://www.loydsbank.com), visit a branch or call us. If you need help using the internet, we've partnered with Digital Helpline to offer free one to one guidance over the phone. They can help you learn how to use the internet for banking and much more. Just call them on 01135 184 060 from Monday to Friday between 9am to 5pm. SignVideo services are available if you use British Sign Language. Visit digitalhelpline.signvideo.net

With Internet Banking, you can:

- Check your balance and review and download statements
- Transfer money and pay bills
- Open new accounts
- 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.

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. Digital Helpline won't do this either.

Mobile Banking

Register for Mobile Banking, and do all your banking basics securely where and when it suits you, including paying in cheques using your device's camera. Find out more at [loydsbank.com](https://www.loydsbank.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®

- **Make free cash withdrawals** using your debit card and PIN
Personal customers - up to £300 per day, limits may vary.
Business customers - up to £700 per day, limits may vary.

- **Check your account balance and pay bills**

- **Pay in cash**

Personal customers

- using your debit card and PIN – up to £2,995 per calendar month for each account holder.
- or a pre-printed paying in slip – up to a maximum of £1,000. It'll take at least one extra day to clear in your account.

Business customers

- using your debit card and PIN - up to £4,995 per single transaction.
- or a pre-printed paying in slip. It'll take at least one extra day to clear in your account.

- **Pay cheques** - into your current and savings account using your pre-printed paying in slip and cheque envelope.

To order personalised pre-printed paying in slips or cheque deposit envelopes - both items can be ordered from us or found in any Lloyds Bank branch. Cheque envelopes are also available at the Post Office.

The Post Office also has a Change Giving service for business customers.

The nearest Post Office to Saffron Walden branch is:

Saffron Walden, 41-45 High Street, CB10 1AR

To find out more about Post Office services:

Personal customers visit [loydsbank.com/postoffice](https://www.loydsbank.com/postoffice)

Business customers visit [loydsbank.com/business/retail-business/banking-with-us/post-office](https://www.loydsbank.com/business/retail-business/banking-with-us/post-office) You may be able to do some banking at your local Post Office however restrictions may apply.

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)

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.

To register for PhoneBank® call us:

0345 300 0000 – Personal advisers available 8am-8pm everyday.

0345 072 5555 – Business Managers 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
- Open new accounts
- Order cards, PINs, cheque books or personalised pre-printed paying in books
- Cancel or hear details of your direct debits and amend standing orders
- Register for Internet Banking and Mobile Banking.

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. Go to [loydsbank.com/communitybanker](https://www.loydsbank.com/communitybanker) for up to date information.

How a Community Banker can help:

- Guide you through the ways you can bank with us.
- Support with account enquiries for personal customers.
- Support with selected day to day banking for business customers.

Cash machines

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

Halifax, 1 King Street, CB10 1HE, **0.01 miles away**

Nationwide Building Society, 9 Market Walk, CB10 1JZ, **0.03 miles away**

Santander, 35 King Street, CB10 1EU, **0.06 miles away**

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

PayPoint

To find your most convenient PayPoint you can use the PayPoint Locator at www.paypoint.com

Customer and Community Engagement

Initially we plan to contact the following organisations and members of the local community and let them know of our decision to close:

- Kemi Badenoch MP for Saffron Walden
- 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
- Uttlesford Citizens Advice Bureau
- Essex Chambers of Commerce

Details on the statistics in this document

The statistic	How we measured this
Customers using the branch on a regular monthly basis	The number of customers who transacted at the counter or Immediate Deposit Machine (IDM) in 11 out of 12 months ending April 2023.
Branch transactions	Total transactions undertaken at the counter or Immediate Deposit Machine.
Branch transaction changes over the past 5 years	The percentage change in Personal or Business customer branch transactions: -At year ending April 2018 compared to year ending April 2023.
Cashpoint® machine transaction changes over the past 5 years	The percentage change in Personal or Business customer Cashpoint® machine transactions: -At year ending April 2018 compared to year ending April 2023.
Percentage of customers who use this branch and other Lloyds Bank branches	The proportion of Personal customers who have used this branch and have also used a different branch in a 12 month period ending April 2023.
Percentage of customers who use this branch and have also used other Lloyds Bank branches and Internet Banking or Phonebank®	The proportion of customers who have used this branch and have also used other Lloyds Bank branches and Internet Banking or Phonebank® in a 6 month period ending April 2023.
Percentage of customers who use this branch and the Post Office®	The proportion of Personal customers who have used this branch and have also used the Post Office® in a 12 month period ending April 2023
Other branches nearby – distances	Based on the road distance between the closing and next closest branches. Source: Mapinfo – this software package measures distances between postcodes.
Cash machine distances	Measured on a straight line basis between the postcode of the closing branch and the postcode of the cash machines.
This branch is within walking distance	This is based on a walking distance of less than 0.4 miles or 10 minutes.
This branch can be reached by public transport	There is at least a bus or train every half an hour and has a journey time of 30 minutes or less.
Vulnerable customers	Someone who, due to their personal circumstances, is especially susceptible to detriment, particularly when a firm is not acting with appropriate levels of care.
Broadband availability	This shows broadband coverage is available in the location of the closing branch postcode.

We're here to help and support you before and after the branch closes

 <p>If you're a Personal customer call us on 0345 300 0000. If you're a Business customer call us on 0345 072 5555.</p>	 <p>Speak to one of our branch staff.</p>	 <p>If you're a Commercial Banking customer, you can talk to your Relationship Manager.</p>	 <p>If we can't resolve your problems. Contact us using the details available in this document.</p>
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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 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

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

Cashpoint® is a registered trademark of Lloyds Bank Plc.

The Post Office and Post Office logo are registered trademarks of the Post Office Ltd.

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 or you can register for the first time in the app. Our app is available to iOS 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: 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

A quick guide to doing your banking for Personal customers

 Internet Banking

 Mobile Banking app

 PhoneBank®





























 Any branch

 Mobile Branch

 Post Office

 Cash machine

 PayPoint

Activity in branch	How you can do this
I'd like to pay in cash	<ul style="list-style-type: none"> At any Lloyds Bank branch (except coins if there's no counter service). Pay in up to £5,000 in cash a day. Find out more at lloydsbank.com/mobilebranches Use your debit card and PIN or a personalised pre-printed paying-in slip which can be ordered in a Lloyds Bank branch or over the phone.
I'd like to pay in a cheque	<ul style="list-style-type: none"> Pay in a cheque securely using your phone's camera (cheque limits apply). Find out more at lloydsbank.com/mobileapp At any Lloyds Bank branch. Pay in unlimited cheques. Find out more at lloydsbank.com/mobilebranches Use a cheque envelope from a Lloyds Bank branch or the Post Office, and a personalised paying-in slip, ordered in a Lloyds Bank branch or over the phone.
I'd like to take money out	<ul style="list-style-type: none"> Find one at link.co.uk/atm-locator At any Lloyds Bank branch (except coins if there's no counter service). You can withdraw up to £500 cash a day. Find out more at lloydsbank.com/mobilebranches Free withdrawals (limits may vary) with your debit card and PIN.
I'd like to pay a person or a bill	<ul style="list-style-type: none"> Manage payments securely online. Register at lloydsbank.com/register Manage payments easily and securely online. Find out more at lloydsbank.com/mobileapp Details of how to register and opening times are covered on earlier pages. At any Lloyds Bank branch. Pay bills and make other payments. Pay bills and make other payments. Find out more at postoffice.co.uk/bill-payments Find your most convenient PayPoint at paypoint.com
I'd like information about a product or I'd like to apply	<ul style="list-style-type: none"> Find out more at lloydsbank.com Speak to one of our advisers. Details of how to register and opening times are covered on earlier pages. At any Lloyds Bank branch.
I'd like to check my account	<ul style="list-style-type: none"> Securely check your account 24/7, 365 days a year. Securely check your account on the move whenever you like. Check balances, recent transactions and order statements for all of your accounts. At any Lloyds Bank branch. Find out more at lloydsbank.com/mobilebranches Check your balance and print a mini statement at any Lloyds Bank and Bank of Scotland branch. Check your balance using your debit card and PIN.

How to protect yourself online

Stay safe online

We use the latest security measures and our Online and Mobile Fraud Guarantee gives you a full refund as long as you take simple steps to protect yourself.

Stay safe, stay protected online:

- Use passwords which aren't easy to guess
- Never share your password with anyone else
- Install anti-virus software to protect your devices and keep them up to date

I'd like some help

If you'd like some help or you're worried about money, you can visit us in any branch or call us on the number quoted earlier in this document, and we'll talk you through your options and try to help. If you'd prefer to speak to someone independent, you can get free support from any of the services below:

Citizens Advice

Call **03444 111 444** or visit citizensadvice.org.uk


National Debtline

Call **0808 808 4000** or visit nationaldebtline.org

StepChange - offers free debt advice

Call **0800 054 6734** or visit stepchange.org

A quick guide to doing your banking for Business customers

 Online for Business

 Business Mobile Banking app



























 Telephone Banking

 Any branch

 Mobile Branch

 Post Office

 Cash machine

Activity in branch	How you can do this
I'd like to pay in cash	<ul style="list-style-type: none"> At any Lloyds Bank branch (except coins if there's no counter service). Pay in up to £5,000 in cash a day. Find out more at lloydsbank.com/mobilebranches Use your debit card and PIN or a personalised pre-printed paying-in slip which can be ordered in a Lloyds Bank branch or over the phone.
I'd like to pay in a cheque	<ul style="list-style-type: none"> Pay in a cheque securely using your phone's camera (cheque limits apply). Find out more at lloydsbank.com/businessmobilebanking At any Lloyds Bank branch. Pay in unlimited cheques. Find out more at lloydsbank.com/mobilebranches Use a cheque envelope from a Lloyds Bank branch or the Post Office, and a personalised paying-in slip, ordered in a Lloyds Bank branch or over the phone.
I'd like to take money out	<ul style="list-style-type: none"> Find one at link.co.uk/atm-locator At any Lloyds Bank branch (except coins if there's no counter service). You can withdraw up to £500 cash a day. Find out more at lloydsbank.com/mobilebranches Free withdrawals (limits may vary) with your debit card and PIN.
I'd like to pay a person or a bill	<ul style="list-style-type: none"> Manage payments securely online. Register at lloydsbank.com/businessregister Manage payments easily and securely online. Find out more at lloydsbank.com/businessmobilebanking Details of how to register and opening times are covered on earlier pages. At any Lloyds Bank branch Pay bills and make other payments.
I'd like information about a product or I'd like to apply	<ul style="list-style-type: none"> Find out more at lloydsbank.com/business Speak to one of our Business Managers. Details of how to register are covered on earlier pages. At any Lloyds Bank branch.
I'd like to check my account	<ul style="list-style-type: none"> Securely check your account 24/7, 365 days a year. Securely check your account on the move whenever you like. Check balances, recent transactions and order statements for all of your business accounts. At any Lloyds Bank branch. Find out more at lloydsbank.com/mobilebranches Check your balance using your debit card and PIN. Check your balance and print a mini statement at any Lloyds Bank and Bank of Scotland branch.

How to protect yourself online

Stay safe online

We use the latest security measures and our Online and Mobile Fraud Guarantee gives you a full refund as long as you take simple steps to protect yourself.

Stay safe, stay protected online:

- Use passwords which aren't easy to guess
- Never share your password with anyone else
- Install anti-virus software to protect your devices and keep them up to date

I'd like some help

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Business Debtline - offers free debt advice to small business and the self employed
Call **0800 197 6026** or visit businessdebtline.org

Money Advice Service
Call **0800 138 7777** or visit moneyadviceservice.org

Citizens Advice
Call **03444 111 444** or visit citizensadvice.org.uk