

Closing Branch Review – Part 2

Saffron Walden

Before we made the decision to permanently close the Saffron Walden 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 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 Saffron Walden 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 also displayed a poster in the branch and our colleagues spoke to customers about other ways to do their banking, including our Mobile banking app, Internet banking and calling us, as well as visiting the Post Office. We made customers aware of alternative branches and free ATMs nearby, and let our customers 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 to understand the impact of the branch closure

- 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

The feedback we received and what we did

- Our customers told us they were disappointed about the closure of the branch. We explained about the local alternative banking options including the services available at the Post Office.
- The local council wrote to us asking about the future of the branch building and provided suggestions about proposed locations for a Community Banker. We provided reassurance that we would consider the suggested location for the Community Banker.

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've introduced a dedicated telephony team to provide support after the branch closes to identified customers who may need extra support.
- 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 Saffron Walden 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.



The Saffron Walden branch will close permanently on 16 September 2024

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 Bishop's Stortford and Cambridge University

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

Read on to see other ways you can bank



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
colleagues
in any of our
branches



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 Telephone 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 [loydsbank.com](https://www.loydsbank.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 [loydsbank.com/communitybanker](https://www.loydsbank.com/communitybanker) up to date with this information.

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**
- **Pay some bills** - for more information about the bills you can pay, ask at the Post Office or go to www.postoffice.co.uk/bill-payments
- **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 £1,000 per calendar month. It'll take up to at least one extra day to clear in your account
 - Business customers**
 - using your debit card and PIN - up to £40,000 per calendar month - maximum of £4,995 per transaction
 - or a pre-printed paying in slip. It will 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.

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 a Post Office however restrictions may apply.

To find your most convenient Post Office and its opening times, please visit 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 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

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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

To use these features please make sure you have the most up to date version of our app.

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.



Protected