

Before we made the decision to permanently close the St David's 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 are committed to the Access to Banking Standard and 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 St David's 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 displayed a poster in branch notifying customers of the closure and staff spoke to customers about other ways to do their banking, including PhoneBank, Mobile and Internet Banking, as well as visiting the Post Office. We also made customers aware of alternative branches and free ATMs nearby. We also let them 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

- Stephen Crabb MP for Preseli Pembrokeshire
- Paul Davies MS for Preseli Pembrokeshire
- Local Councillors
- 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
- Chambers Wales South East, South West and Mid
- Pembrokeshire (Haverfordwest) Citizens Advice Bureau

The feedback we received and what we did

- A number of customers said that the decision to close the branch was disappointing and we talked to them about alternative ways that they could continue to bank locally.
- We received letters from an MP, two MS's, a City Councillor and a Clerk to the Council. Their concerns included the impact of the closure on residents, tourists and businesses. We responded to all of the issues raised in these letters.
- We met Stephen Crabb MP who asked for information about how we reached our decision, and how we communicated it to our customers. We also explained the role of the Community Banker and the alternative ways of banking that are available.

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 have introduced a dedicated telephony team to provide support after the branch closes to identified customers who may need extra support.
- We have partnered with '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.



The St David's branch will close permanently on 27 November 2023

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 Haverfordwest and Pembroke Dock

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

Read on to see other ways you can bank



- Our colleagues at St David's 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 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.



Other ways to bank

Internet Banking, Mobile Banking and PhoneBank 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

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 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 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 £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.

To find out more about Post Office services:

Personal customers visit loydsbank.com/postoffice

Business customers visit 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 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: www.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.



Protected