

Closing Branch Review – Part 2

St Johns Worcester

Before we made the decision to permanently close the St Johns Worcester 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 industry-wide Access to Banking Standard and have taken a range of factors into account before we decided to close the branch. 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

In January last year we announced our intention to permanently close this branch in April 2020. However, due to the impact of Covid-19 the branch closed temporarily in March 2020. In November 2020 we permanently closed the branch and we wrote to our customers again to let them know.

Posters keeping customers updated were displayed in the branch and colleagues were on hand in nearby branches to support customers with 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.

Engaging with the local community

Who we contacted

We contacted key members of the local community in January 2020 to help us understand what the impact of the closure would be, and re-contacted them in December following the permanent closure.

- Robin Walker MP for Worcester
- Local councillors
- Citizens Advice Bureau
- Chamber of Commerce
- Age UK
- LINK
- The local Post Office
- The central Post Office® Transformation team

The feedback we received

A number of both personal and business customers expressed their frustration that the branch was closing, along with concerns that this would affect the way they carried out their banking.

Robin Walker MP contacted us to express his concerns about the closure and to request a meeting.

What we have done to help make the change smoother

- We have offered customers, including vulnerable customers, support with other ways to do their banking, including Telephone, Mobile and Internet Banking. We have also explained all the other ways to bank locally, including alternative branches and the Post Office®.
- We listened to customer concerns and responded to help them understand the alternative ways to bank, including services available locally.
- We proactively contacted business, charity, club and society account customers who frequently use this branch to discuss the options available and all alternative ways to bank.
- A specialist team has been supporting colleagues in this branch and nearby branches with how to identify and explain the alternative ways to bank, tailored to the specific need of their customers.
- We sent an additional letter to all customers aged 70 and over during the closure period reminding them of the additional help and support available during the pandemic. This support included a new dedicated telephone support line specifically for these customers. Branch colleagues also reached out to them by phone to check they were ok at this time.
- A reminder of the dedicated telephone support line available for all customers aged 70 and over was also included in the letters we issued advising of the closure.



The St Johns Worcester branch closed permanently on **3 November 2020**

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 The Cross Worcester and Worcester Road Malvern

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

Read on to see other ways you can bank



- We proactively made contact with our most vulnerable customers to discuss any support they may need following the closure of the branch.
- We have partnered with 'We Are Digital' who offer a free helpline to support customers getting online, and details were provided to customers in the letters we issued advising of the closure.
- We informed the local Post Office® and the central Post Office® Transformation team of our branch closure so they can plan for any change in customer demand.
- A meeting was held with Robin Walker MP to discuss the concerns he raised and explain the rationale for the closure decision. Following the meeting we also wrote to him addressing the points he raised.

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 lloydsbank.com

Post Office®

Customers with a debit card can make immediate cash deposits, card withdrawals up to their ATM limit and get balance enquiries.

Personal and Business Banking customers can also 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.

To find your most convenient Post Office® and its opening times, please search on the Post Office® Branch Finder: www.postoffice.co.uk/branch-banking-services

For further help before or after the branch closes:

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Please come in and see us in any of our branches, contact your relationship manager or call us on **0345 300 0000**

For unresolved problems contact us using the details in 'If you need to tell us something' shown at the bottom of this page.



Be ready for changes when you shop online

Make sure you've given us your latest phone numbers so you can shop online securely. To be sure it's you, sometimes we'll send a passcode to the phone number we have for you. Or you can use our Mobile Banking app to give the confirmation we'll need. To check your phone numbers, logon to Internet Banking, ask in branch or call us.



If you need extra help

If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

If you have a hearing or speech impairment – you can use Relay UK, or contact us by textphone on 0345 300 2281. Lines are open all day, every day. In either case, calls are serviced by Relay UK. SignVideo services are also available if you're Deaf and use British Sign Language: lloydsbank.com/help-guidance/accessibility/signvideo



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. Textphone is available if you have a hearing or speech impairment: 0800 056 7614 or 01733 347 500. 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/or recorded for quality evaluation, training and to ensure compliance with laws and regulations. Not all Telephone Banking services are available 24 hours a day, 7 days a week.



Things you need to know

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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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. Check your preferred app store for minimum operating system requirements. Device registration required. The app doesn't work on jailbroken or rooted devices. Terms and conditions apply.

We send communications like this, either for legal reasons or to let you know about changes to your account or services.



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