

Closing Branch Review (Part 1) – Upton-by-Chester branch



Following the closure announcement in January and a further review, this branch will close on 10 March 2021

Background and decision

Our customers' needs are changing. Over 17 million people now bank with us through Internet Banking and over 12 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 due to customers using it less often. In addition, the majority of customers are also using alternative ways to bank and we have another branch close by.

What this means for you

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

Upton-by-Chester branch

**84 Weston Grove
Upton-by-Chester
Chester
CH2 1QL**

Monday	09:30 - 15:30
Tuesday	09:30 - 15:30
Wednesday	10:00 - 15:30
Thursday	09:30 - 15:30
Friday	09:30 - 15:30
Saturday	Closed

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

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

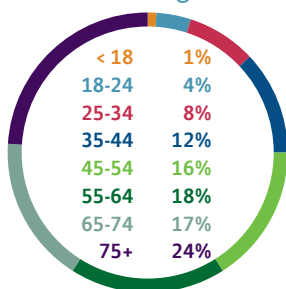
When we close a branch, we complete a detailed impact analysis which includes:

- 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.
- 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
- Impact on our customers including those who may need additional support.

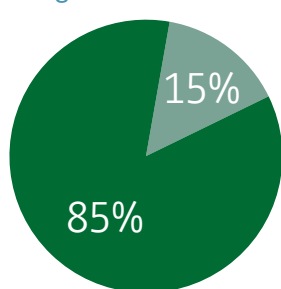
By regularly reviewing our branches we can make sure we respond to our customers' changing needs.

Upton-by-Chester 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

How customers are using this branch*

7%

Counters at Upton-by-Chester branch are 7% quieter than a year ago

327

of our customers use the branch on a regular monthly basis

Branch usage compared to a year ago

Services	Personal	Business
Counter transactions	10%	1%
Self Service Zone or machine transactions	N/A	N/A
Cashpoint® machine transactions	N/A	N/A

Branch usage compared to a typical Lloyds Bank branch

	Personal	Business
Customers using branch	66%	40%

*This information is correct as of March 2020 and therefore does not include branch usage during the national lockdown. Terms used in this document are explained further on page 4.

Upton-by-Chester customers are already banking in other ways

62% of personal customers using Upton-by-Chester branch have also used other Lloyds Bank branches

75% of customers using Upton-by-Chester branch have also used other Lloyds Bank branches, Internet Banking or PhoneBank®

34% of personal customers using Upton-by-Chester branch have also used the Post Office®

Other ways you can continue to bank with us

The nearest alternative branches to Upton-by-Chester branch

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

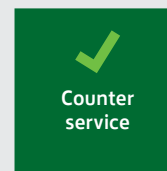
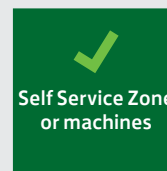
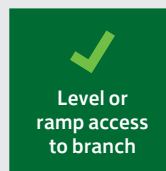
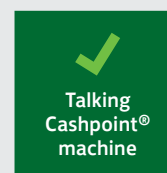
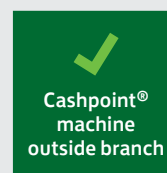
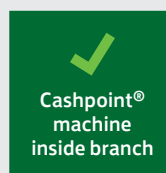
Foregate Street Chester branch

8 Foregate Street	Monday	09:00 - 17:00
Chester	Tuesday	09:00 - 17:00
Cheshire	Wednesday	09:30 - 17:00
CH1 1XP	Thursday	09:00 - 17:00
	Friday	09:00 - 17:00
	Saturday	09:00 - 16:00

 This branch is **1.94 miles away** from the Upton-by-Chester branch.

How you can get to this branch


There are regular buses between Upton-by-Chester and Chester city centre with a journey time of around 35 minutes.



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

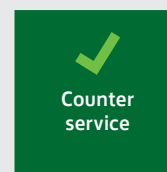
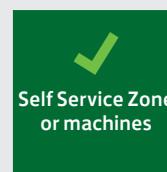
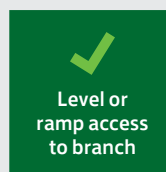
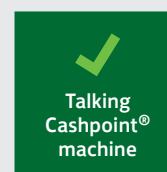
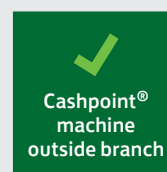
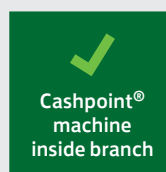
Ellesmere Port branch

1-3 Marina Drive	Monday	09:00 - 17:00
Ellesmere Port	Tuesday	09:00 - 17:00
South Wirral	Wednesday	09:30 - 17:00
CH65 0AL	Thursday	09:00 - 17:00
	Friday	09:00 - 17:00
	Saturday	09:00 - 13:00

 This branch is **5.1 miles away** from the Upton-by-Chester branch.

How you can get to this branch

There are regular buses between Upton-by-Chester and Ellesmere Port with a journey time of around 50 minutes.



Note: some branch opening hours may have temporarily changed – 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. 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.

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.

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.

Other local banking services in your community



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.

Upton Heath, 159 Long Lane, CH2 1JF

To find out more about the services available, your most convenient Post Office® and its opening times please visit the Post Office® website: www.postoffice.co.uk/branch-banking-services



Cash machines

Nearby free-to-use cash machines are listed below:

Tesco, Weston Grove, CH2 1QL, **0.03 miles away**

Spar Upton, 143 Long Lane, CH2 1JF, **0.34 miles away**

Post Office, 159 Long Lane, CH2 1JF, **0.35 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

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.



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.

Details on the statistics in this document

All transactional data to measure changes in the usage of the closing branch is up to March 2020 to avoid it being impacted by the national lockdown.

The statistic	How we measured this
Counters quieter or busier than a year ago	Rolling year on year percentage change in counter transactions.
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 in a 12-month period.
Percentage of customers using this branch compared to a typical Lloyds Bank branch	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.
Percentage change in counter transactions	Year on year percentage change in Personal or Business customer counter transactions.
Percentage change in Self Service Zone or machine transactions	Year on year percentage change in Personal or Business customer Self Service Zone or machine transactions.
Percentage change in Cashpoint® machine transactions	Year on year percentage change in Personal or Business customer Cashpoint® machine transactions.
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 the last 12 months.
Percentage of customers who use this branch and have also used other Lloyds Bank branches and Internet Banking or Phonebank®	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.
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 the last 12 months.
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 0.4 miles or 10 minutes.
This branch can be reached by public transport	There is a regular bus service between the closing branch and the nearby branch(es).



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



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.

Cashpoint® is a registered trademark of Lloyds Bank Plc.

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. 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.



Protected

Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Lloyds Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

This information is correct as of September 2020 and is relevant to Lloyds Bank plc products and services only. Transactional data in this document is correct as of March 2020.