

## Background information

We continue to respond to our customers changing needs. We now have over 13 million of our customers accessing services through Internet Banking and over 9 million using our Mobile Banking app. Branches will remain vital in meeting customer's needs but we must continually review our network to make sure we have branches in locations where customers need and use them the most.

## Our decision

Following a careful review, Acle branch will close on 15 May 2018. We have made the difficult decision to close this branch because customers are using it less often. In addition the majority of customers are also using alternative ways to bank.

## How we made our closure decision

When we close a branch we complete a detailed impact analysis which will include:

- How customers currently use the branch.
- Changes to customer use of the branch.
- Current levels of service provided by the branch including branch opening hours, ATMs.
- Assessment and check of alternative ways to bank locally 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.
- Whether we own or lease the branch building.

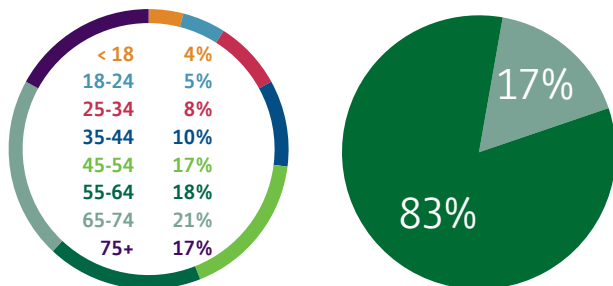
## What this decision means for you

You can continue to use any other Lloyds branches and the nearest alternative branch is the Great Yarmouth branch. Additionally, one of our new Lloyds mobile branches will visit the Acle area which customers can use for many of their everyday banking needs.

This document includes a summary of our review and provides details of alternative ways to access banking.

## Acle branch customers

Age of personal customers using Acle branch



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

 Personal Customers  
 Business Customers

## Acle customers are already banking in other ways\*

### Personal Customers

- 35%** only use Acle branch
- 65%** use Acle plus other Lloyds Bank branches
- 68%** use branch, online or telephone banking
- 41%** also use the Post Office®

### Business Customers

- 27%** only use Acle branch

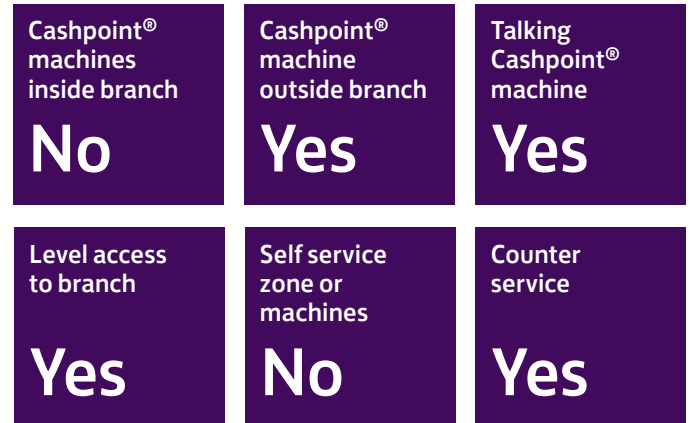
\*please refer to the Glossary of terms on page 3

## Acle

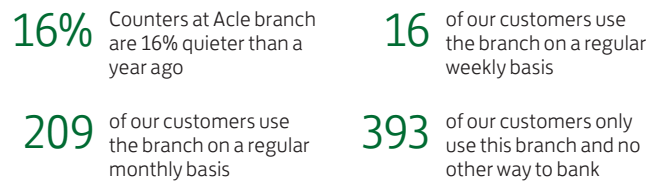
Address:  
The Street  
Acle  
Norwich  
Norfolk  
NR13 3DY

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

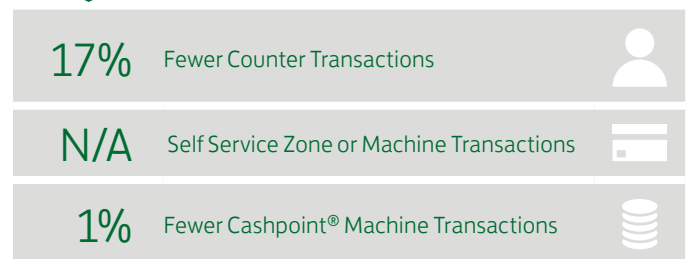
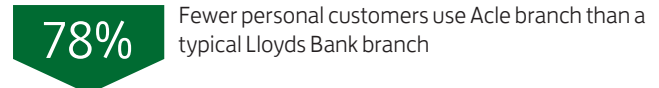
Acle branch facilities:



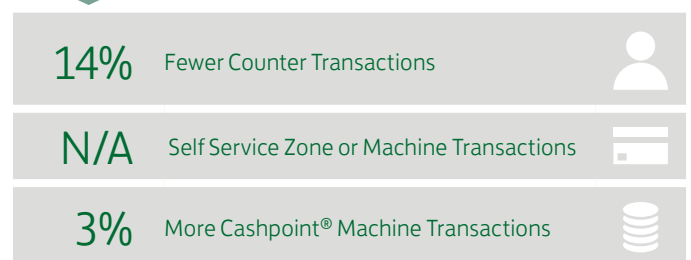
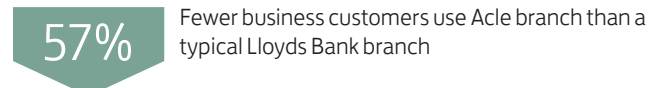
## How customers are using this branch



### Personal Customers



### Business Customers



## Other ways for customers to do their everyday banking

### Other branches nearby







You can use any other Lloyds branch. To find your most convenient branch and their **opening hours** please search on the Branch Locator: [www.lloydsbank.com/branch-locator/search.asp](http://www.lloydsbank.com/branch-locator/search.asp).

#### Nearest & most used alternative

##### Great Yarmouth

1-2 King Street  
NR30 2BA

7.64 miles away

 Cashpoint® machines inside branch	 Cashpoint® machine outside branch	 Talking Cashpoint® machine	 Level access to branch	 Self service zone or machines	 Counter service
Yes	Yes	Yes	Yes	Yes	Yes

#### Other nearby branches

##### Heartsease Norwich

98 Harvey Lane  
NR7 0AQ

9.2 miles away

##### Gorleston-on-Sea

132-133 High Street  
NR31 6QU

9.8 miles away

#### Transport

##### For nearest and most used alternative branch:

X1 and X11 buses run every 15 minutes offering direct services from Acle to Great Yarmouth, with a journey time of between 22 and 24 minutes. The bus station is a couple of minutes walk from the branch.

#### Mobile Branch

Our Lloyds Bank mobile branch will be visiting the Acle area. The full timetable will be available at [lloydsbank.com/mobilebranch](http://lloydsbank.com/mobilebranch) shortly before the new service starts to operate.

### Other local banking services

We will not be maintaining our cash machine at the Acle branch. Nearby cash machines are listed below or you can use ATM Link Locator to find your most convenient alternative: [www.link.co.uk/atm-locator](http://www.link.co.uk/atm-locator)

#### Free cash machines nearby:

**Barclays Bank** – The Street, NR13 3DZ **0.03 miles away**

**BP - Acle SF Connect** – New Road, NR13 3BE **0.12 miles away**

**East of England Co-op Acle** – Norwich Road, NR13 3BY  
**0.17 miles away**

#### PayPoint nearby:

**East of England Co-op Acle** – Norwich Road, NR13 3BY

**PayPoint Locator:** [www.paypoint.ie/locator](http://www.paypoint.ie/locator)

### Post Office®

Personal and Business Banking customers can withdraw money or check their balance, as well as pay in cheques and money to their account at any Post Office® branch.

To find your most convenient Post Office® and its opening times please search on the Post Office® Locator: [www.royalmail.com/cy/branch-finder](http://www.royalmail.com/cy/branch-finder)

#### Nearest Post Office® Address:

Acle, 2 Priory Close, Norwich, NR13 3AA


#### Post Office® opening hours:

Monday	08:30 - 17:30	Friday	08:30 - 17:30
Tuesday	08:30 - 17:30	Saturday	08:30 - 13:00
Wednesday	08:30 - 17:30	Sunday	Closed
Thursday	08:30 - 17:30		

Our Internet Banking, Mobile Banking and Telephone Banking services give customers 24 hour access to their accounts, 7 days a week. In your local area broadband services will be available from multiple suppliers.

#### Personal Customers


 [lloydsbank.com](http://lloydsbank.com)

 0345 300 0000


 Mobile Banking app

 Branch colleagues


#### Business Customers

 Cash & cheque collection services


 [lloydsbank.com/business](http://lloydsbank.com/business)

 Telephone banking services


 Mobile Banking app

 Bespoke on-line services


#### Commercial Customers

 Cash & cheque collection services

 [lloydsbank.com/commercial](http://lloydsbank.com/commercial)

 Telephone banking services

 Mobile Banking app

 Bespoke on-line services

### Further help:

For further help and support please contact either colleagues in our branches, your relationship manager or contact us on 0345 300 0000.

## Terms used in this document

To help you understand what the terms mean please use the table below.

Term used	Definition
Counters quieter or busier than a year ago	Rolling year on year % change in counter transactions
Customers using the branch on a regular weekly basis	The number of customers who transacted at the counter or Immediate Deposit Machine (IDM) in 48 out of 52 weeks in a 12 month period
Customers using the branch on a regular monthly basis	The number of customers who transacted at the counter or IDM in 11 out of 12 months in a 12 month period
Personal % comparison to typical branch	The percentage of Personal customers using the named branch compared to the average number of Personal customers using a typical branch for the Brand
Business % comparison to a typical branch	The percentage of Business customers using the named branch compared to the average number of Business customers using a typical branch for the Brand
Personal only use this branch	The proportion of branch using Personal customers who have not used another branch in the last 12 months
Personal only use this branch and others	The proportion of branch using Personal customers who have also used a different branch in the last 12 months
Personal use branch, online and telephone banking	The proportion of branch using Personal customers who have also used Internet or Telephone Banking in the last 6 months
Personal also use Post Office®	The proportion of branch using Personal customers who have transacted in the Post Office® in the last 12 months
Business – only use this branch	The proportion of branch using Business customers who have not used another branch in the last 12 months
Closest branch distance	Based on the road distance between the closing and next closest branch. Source: Mapinfo – this software package measures distance between post codes
ATM distance	Measured on a straight line 'as the crow flies' basis between postcode of the closing branch and postcode of cash machine.

**All data collated and validated as at 11th October 2017.**

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.

If you'd like this in another format such as large print, Braille or audio CD please speak to a colleague in branch, your Relationship Manager or contact us on 0345 300 0000.

Cashpoint® is a registered trademark of Lloyds Bank plc. Post Office® is a registered trademark of Royal Mail.

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