

Closing Branch Review – Part 2

Cardiff Bay

Before we made the decision to close the Cardiff Bay 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

After talking to branch colleagues, we wrote to customers of the Cardiff Bay branch to let them know about the change. 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 upcoming permanent closure and staff spoke to customers about other ways to do their banking, including Telephone, 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 to help us understand what the impact of the closure would be.

- Stephen Doughty MP for Cardiff South and Penarth
- Vaughan Gething AM for Cardiff South and Penarth
- Local councillors
- Citizens Advice Bureau
- Chamber of Commerce
- The local Post Office®
- The central Post Office® Transformation team
- Age UK

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.

Cllr Saeed Ebrahim wrote to us to raise his concerns about the closure of Cardiff Bay branch.

What we have done to help make the change smoother

- We have actively offered customers, including vulnerable customers, support with the use of alternative ways to bank and explained all other ways to bank locally.
- We have proactively contacted the most frequent business, charity, club and society accounts to discuss the options available and all alternative ways to bank.
- A specialist team has been supporting colleagues in Cardiff Bay branch and nearby branches with how to identify, educate and explain the alternative ways to bank, tailored to the specific need of the customer.
- We have listened to customer concerns and responded to help them understand the alternative ways to bank, including services available locally.
- We contacted Cllr Saeed Ebrahim to discuss the concerns he had raised and explain the rationale for the closure decision.
- 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.



The Cardiff Bay branch will close permanently on **9 January 2019**

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 Queen Street Cardiff and Roath Park Cardiff

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

Read on to see other ways you can bank





Other ways to bank

For further help before
or after the branch closes:

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®

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 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

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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 any unresolved problems please
contact us using the details provided in
the **Our promise** section at the bottom
of this page.

If you'd like this in another format such as large print, Braille or audio CD please ask in branch.

If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service or via Textphone on 0345 300 2281 (lines are open 24 hours a day, 7 days a week). If you're Deaf and a BSL user, you can use the SignVideo service available at lloydsbank.com/accessibility/signvideo.asp

Our promise

Our promise is to do our best to resolve any problems you have. If you wish to complain visit your local branch or call 0800 072 3572 or 01733 462 267. (Textphone 0800 056 7614 or 01733 347 500, if you have a hearing impairment). For more information visit lloydsbank.com/contactus

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Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service. Not all telephone banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information.

Keep your details up-to-date

Please check that we have the correct contact details for you by logging onto Internet Banking and reviewing the telephone numbers, email address and marketing preferences that we hold for you.

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