

## Southwold

### Contacting customers and members of the local community

Lloyds Bank is committed to the industry-wide Access to Banking Standard.

Before we made the decision to close the Southwold branch we carried out a thorough review to assess the impact of the closure on customers and the wider community. This took into account a range of factors, as outlined in the Closing Branch Review – Part 1 document which was published when the closure was first announced.

After we advised colleagues in the branch we wrote to customers of the branch to let them know about the change. We give all our customers a minimum of 12 weeks' notice so that they have time to consider their options. We also displayed a poster in branch and talked to customers using the branch about other ways to do their banking, including Telephone, Mobile and Internet Banking. We also made customers aware of branches and free ATMs nearby.

In addition, we contacted key members of the local community to fully understand what the impact of the closure of the Southwold branch would have on our customers and the wider community. We also let them know about other ways customers can bank locally.

This is the outcome of our engagement with the community:

<b>Who we contacted</b>	<ul style="list-style-type: none"><li>▪ Dr Thérèse Coffey MP for Suffolk Coastal</li><li>▪ Local councillors</li><li>▪ Citizens Advice Bureau</li><li>▪ Federation of Small Businesses</li><li>▪ Chamber of Commerce</li><li>▪ The local Post Office®</li><li>▪ The central Post Office® Transformation team</li><li>▪ Age UK</li></ul>
<b>Feedback received</b>	<ul style="list-style-type: none"><li>▪ 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.</li><li>▪ Lady Susan Gooch wrote to us to raise her concerns about the closure.</li><li>▪ Dr Thérèse Coffey MP contacted us to argue against the closure of Southwold branch and to request a meeting, following this she wrote to us to express her strong opposition to the closure.</li></ul>
<b>Action taken to ensure a smooth transition</b>	<ul style="list-style-type: none"><li>▪ 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.</li><li>▪ We have proactively contacted the most frequent business, charity, club and society accounts to discuss the options available and all alternative ways to bank.</li><li>▪ A specialist team has been supporting colleagues in Southwold branch and nearby branches with how to identify, educate and explain the alternative ways to bank, tailored to the specific need of the customer.</li><li>▪ We have introduced a Lloyds mobile branch which will be visiting the Southwold area. The full timetable will be available at <a href="http://www.lloydsbank.com/mobilebranch">www.lloydsbank.com/mobilebranch</a> shortly before the new service starts to operate.</li><li>▪ We have listened to customer concerns and responded to help them understand the alternative ways to bank, including services available locally and through the mobile branch.</li><li>▪ A written response was sent to Lady Susan Gooch addressing the concerns she raised and explaining the rationale for the closure decision and alternative ways to bank locally.</li><li>▪ A meeting was held with Dr Thérèse Coffey MP to address her concerns and explain the rationale for the closure decision. Following this a further letter was received from Dr Thérèse Coffey MP and a written response was sent addressing the concerns she raised.</li><li>▪ 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.</li></ul>

### Our decision

Following our initial review and period of engagement with customers and the local community noted above, we can confirm that the Southwold branch will close on 9 May 2018.

Customers' account numbers and sort codes will stay the same, and any standing orders, direct debits, cards and PINs will all carry on as before.

Customers can use any Lloyds Bank branch to do their banking, including Beccles and Lowestoft branches.

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.

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