

Closing Branch Review – Part 1 Stapleford

Background

We continue to respond to our customers' changing needs. We now have almost 14 million of our customers accessing services through Internet Banking and almost 10 million mobile customers. 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.

Our decision

Following a careful review, the Stapleford branch will close on 31 January 2019. 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 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.

What this means for you

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

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

Branch details

38 Derby Road
Stapleford
Nottinghamshire
NG9 7AA

Monday	09:30 - 16:00
Tuesday	09:30 - 16:00
Wednesday	10:00 - 16:00
Thursday	09:30 - 16:00
Friday	09:30 - 16:00
Saturday	09:00 - 13:00

Branch facilities:

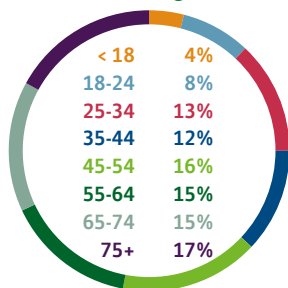
Cashpoint® machine inside branch No	Cashpoint® machine outside branch Yes	Talking Cashpoint® machine No
Level access to branch Yes	Self Service Zone or machines Yes	Counter service Yes

How customers are using this branch

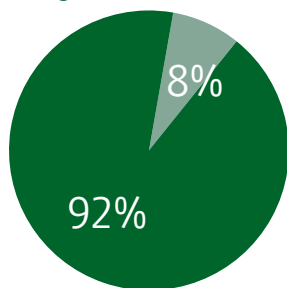
10% Counters at Stapleford branch are 10% quieter than a year ago	48 of our customers use the branch on a regular weekly basis	733 of our customers use the branch on a regular monthly basis
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Stapleford branch customers

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




Stapleford customers are already banking in other ways

Personal Customers




- 63%** use Stapleford plus other Lloyds Bank branches
- 64%** use the Stapleford branch and Internet Banking or PhoneBank®
- 22%** use the Stapleford branch and the Post Office®

Terms used in this document are explained further on page 3.

Personal Customers

48%	fewer personal customers use the Stapleford branch than a typical Lloyds Bank branch
9%	fewer counter transactions 
16%	more Self Service Zone or machine transactions 
4%	more Cashpoint® machine transactions 

Business Customers

54%	fewer business customers use the Stapleford branch than a typical Lloyds Bank branch
15%	fewer counter transactions 
26%	more Self Service Zone or machine transactions 
1%	more Cashpoint® machine transactions 

Other ways for customers to do their everyday banking

Other branches nearby

You can use any other Lloyds Bank branch. To find your most convenient branch and their opening hours please search on the Branch Locator: lloydsbank.com/branch-locator/search.asp.

Nearest – Beeston

The Square
Beeston
NG9 1EF
2.97 miles away

Cashpoint® machine 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

Most used alternative – Long Eaton

8 Tamworth Road
NG10 1JJ
3 miles away

Cashpoint® machine 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 branch – Bilborough Nottingham

59 Bracebridge Drive
NG8 4PH
3.43 miles away

Transport

For nearest branch:

The i4 bus runs to Beeston every 10 minutes with a journey time of about 35 minutes.

For most used alternative branch:

The number 15 bus runs every 20 minutes to Long Eaton with a journey time of about 25 minutes.

Other local banking services

Cash machines:

We will not be maintaining our Cashpoint machine at the Stapleford branch. Nearby free to use cash machines are listed below:

Seans Shop – 66A Derby Road, NG9 7AB **0.11 miles away**

Sainsbury's – 111 Derby Road, NG9 7AR **0.13 miles away**

Central England Co-operative – Hickings Lane, NG9 8PA
0.51 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:

A nearby PayPoint can be found at:

Sainsbury's – 111 Derby Road, NG9 7AR

To find your most convenient alternative PayPoint you can use the PayPoint Locator at www.paypoint.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®.



You can find out more about banking at the Post Office® at:

Personal customers:

lloydsbank.com/postoffice

Business Banking customers:

lloydsbank.com/business-postoffice


Nearest Post Office®:


Stapleford, Seans Shop, 66A Derby Road, Stapleford, NG9 7AB

To find your most convenient Post Office®, its opening times and the services available please search on the Post Office® Locator: www.royalmail.com/cy/branch-finder


Our Internet Banking, Mobile Banking and PhoneBank® 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


 0345 300 0000

 Mobile Banking app


 Branch colleagues

Business Customers

 lloydsbank.com/business


 0345 072 5555


 Mobile Banking app


 Branch colleagues


Commercial Customers

 lloydsbank.com/commercial

 Telephone banking services

 Mobile Banking app

 Bespoke on-line services

 Cash & cheque collection services

For further help before or after the branch closes:

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 contact us using the details provided in **Our promise** shown at the bottom of page 3.

Terms used in this document explained

Terms	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.
Percentage of Personal or Business customers using the 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.
Personal customers who use this branch and others	The proportion of Personal customers who use this branch and have also used a different branch in the last 12 months.
Personal customers who use branch and Internet or PhoneBank®	The proportion of Personal customers who use this branch and have also used Internet or Phonebank® in the last 6 months.
Personal customers who also use the Post Office®	The proportion of Personal customers who use this branch and have also transacted in the Post Office® in the last 12 months.
Other branches nearby – distances	Based on the road distance between the closing and next closest branch. Source: Mapinfo – this software package measures distance between postcodes.
Cash machine distance	Measured on a straight line 'as the crow flies' basis between postcode of the closing branch and postcode of cash machine.

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.

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

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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Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are also covered by the Financial Ombudsman Service.



Protected