

We're closing our Ramsey branch on 10 February 2025

There are lots of other ways you can do your banking, we can show you how.

Ramsey
71 Parliament Street
Ramsey
Isle of Man
IM8 1AY

Visit lloydsbank.com/islands/branch-finder
for more information about this branch

Why we're closing this branch

We're constantly transforming our branch network as we reflect changing customer demand for branch transactions and services. Sometimes this will mean we make the difficult decision to permanently close a branch. Because of this, we've made the decision to close our Ramsey branch on Monday 10 February 2025. We'll explain more about how we made our decision, and how customers are using this branch on the following pages.

We're here to help and support you

There's more information about the many other ways you can bank with us on the following pages, including the Quick Guides to help you see your options for all your banking needs and queries.

We've also included details of the nearest alternative Lloyds Bank branch, Isle of Man Post Offices offering Lloyds Bank services, and cash machines (ATMs). And in the lead up to the closure, branch staff will support you to get you started with our Mobile Banking app and Internet Banking. You can also contact us in the following ways:



Call us on **0345 744 9900**
Lines are open Monday to Sunday 8am – 6pm
(closed on UK Bank Holidays)



Speak to one of our staff
at any branch

Other ways you can do your banking with us

Mobile Banking app

Our Mobile Banking app lets you do your banking where and when it suits you. It's simple, secure and only takes a few minutes to set up.

You can register for Mobile Banking by downloading the app or through Internet Banking.

To find out more go to lloydsbank.com/islands/mobile-banking
Download our app.

Internet Banking

Register for Internet Banking to access your accounts and manage your money 24/7, 365 days a year. We'll never get in touch to ask you to move money to another account, for your personal details or to take control of a computer. The Digital Helpline won't do this either.

See the '[How to protect yourself online](#)' section for more information.

To register go to lloydsbank.com/islands/internet-banking
Visit a branch or call us.

The Digital Helpline

If you need help with using the internet, we've partnered with the Digital Helpline to offer free one to one guidance over the phone.

They've helped thousands of people learn how to use the internet for banking and much more.

SignVideo services are also available if you're Deaf and use British Sign Language: digitalhelpline.signvideo.net

Call the Digital Helpline 0113 518 4060
Monday to Friday 9am - 5pm

By phone

Our friendly advisers are just a phone call away.

Call us: 0345 744 9900
Lines are open Monday to Sunday 8am – 6pm
(closed on UK Bank Holidays)

Branch

Your closest branch will be:

Go to lloydsbank.com/islands/branch-finder
for more information.

Nearest branch:

Villiers House
2 Victoria Street
Douglas
Isle of Man
IM1 2LN

Open hours:

Mon **09:30 - 16:30**
Tue **09:30 - 16:30**
Wed **09:30 - 16:30**
Thu **09:30 - 16:30**
Fri **09:30 - 16:30**
Sat **09:30 - 13:00**
Sun **Closed**

These opening times are subject to change.

Facilities:

- ✓ Self Service Zone or machines
- ✓ Level or ramp access to branch
- ✓ Talking cash machine
- ✓ Cash machine outside branch
- ✓ Counter service

Further information:

This branch is 15.2 miles away from the Ramsey branch.
This branch can be reached by public transport.

Other banking services in your community

Isle of Man Post Office

The nearest Isle of Man Post Offices to the Ramsey branch, that currently offer Lloyds Bank services are:

Ramsey Post Office, 19 Parliament Street, Ramsey, Isle of Man, IM8 1AJ - 0.05 miles away

Peel Post Office, 10 Atholl Street, Peel, IM5 1HQ - 15.7 miles away

Castletown Post Office, Castletown Co-Op, The Parade, Castletown, IM9 1LG - 24.2 miles away

Cash machines

We'll close the Cashpoint® at the Ramsey branch, but below is a list of nearby free-to-use cash machines:

Barclays Bank, 52 Parliament Street, Ramsey, IM8 1AN, 56 metres away

Isle of Man Bank, Parliament Street, Ramsey, IM8 1AP, 210 metres away

I'd like some help

If you'd like some help or you're worried about money you can visit us in any branch, or call us on the number quoted on the first page of this letter. We'll talk you through your options and try to help. If you'd prefer to speak to someone independent, you can get free support from the Manx Citizens Advice – call 01624 813 466 or visit citizensadvice.im

Quick Guide for your everyday banking

Banking you can do with us	Mobile Banking app	Internet / by Phone	Branch	Cashpoint® (Lloyds Bank ATM)
	24/7 every day	24/7 every day	Times vary	24/7 every day
Pay in cash	–	–	✓	✓ At some machines
Pay in a cheque	✓ Using your device's camera. Limits apply	–	✓	✓ At some machines
Withdraw cash	–	–	✓	✓ Limits vary – subject to account or card type
Open an account	–	✓	✓	–
View a statement	✓	✓	✓	✓ Mini statement
Manage Direct Debits and standing orders	✓	✓	✓	–
Check account balance	✓	✓	✓	✓
Pay bills	✓	✓	✓	–
Check recent transactions	✓	✓	✓	✓
Transfer money	✓	✓	✓	–
For more information:	lloydsbank.com/islands/mobile-banking	lloydsbank.com/islands/internet-banking or call us on: 0345 744 9900	lloydsbank.com/islands/branch-finder	lloydsbank.com/islands

Ways you can bank in your community	Isle of Man Post Office* (offering Lloyds Bank services)	Cash machine (Any other ATM)
	Times vary	Times vary
Pay in cash	<p>✓</p> <p>Up to £649.00</p> <p>Customer required to present sort code, name and account number. With evidence of card, statement, cheque book/paying in book or screenshot of account details.</p>	<p>✓</p> <p>At some ATMs, limits vary and charges may apply</p>
Pay in a cheque	<p>✓</p> <p>Into your current and savings account using your preprinted or handwritten deposit slip.</p>	–
Withdraw cash	<p>✓</p> <p>Up to £300.00 withdrawal with photographic identification.</p>	<p>✓</p> <p>Limits apply</p>
Open an account	–	–
View a statement	–	–
Manage Direct Debits and standing orders	–	–
Check account balance	–	✓
Pay bills	–	–
Check recent transactions	–	✓
Transfer money	–	–

*Post Office services are **available for all Group A account products only**, as set out in your T&C's – you can check your product group on our website at lloydsbank.com/assets/islands-retail/pdf/customer-relationship-agreement.pdf

? How we made our decision

Before we close a branch, we carefully consider and analyse how customers will be affected, including:

- How customers are choosing to bank with us
- How often customers use the branch and how this is changing. Including looking at trends in the year to December 2023 and the five previous years
- Current services available in the branch and the branch opening hours
- Visiting the branch to consider the location and understand the other ways to bank in the area
- How our customers, including those who are vulnerable or may need extra support would be affected

👥 How customers are using this branch

Customer transactions

-33%
of Personal customers

Based on the total transactions at the counter year ending December 2018, compared to year ending December 2023.

Cashpoint® transactions

-38%
of Personal customers

Based on the total transactions year ending December 2018, compared to year ending December 2023.

🔄 Closing branch customers are already banking in other ways

59%
of Personal customers

have also used other Lloyds Bank branches – in a 6 month period ending June 2024.

81%
of customers

have also used other Lloyds Bank branches, or Internet Banking – in a 6 month period ending June 2024.

👤 Customers using this branch

Regular monthly branch usage

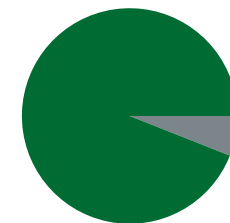
288
customers

transacted at the counter 4 out of 6 months ending June 2024.

Age of customers

< 18	>	6%
18-34	>	13%
35-54	>	24%
55-74	>	36%
75+	>	21%

Type of customers



94%
are Personal
customers

6%
are Business
customers

When we use the term	What this means
Customers using the branch on a regular monthly basis	The number of customers who transacted at the counter in 4 out of 6 months ending June 2024.
Branch transactions	Total transactions undertaken at the counter.
Branch transaction changes	The percentage change in Personal customer branch transactions: - year ending December 2018 compared to year ending December 2023.
Cashpoint® transaction changes	The percentage change in Personal customer Cashpoint® transactions: - year ending December 2018 compared to year ending December 2023.
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 a 6 month period ending June 2024.
Percentage of customers who use this branch and have also used other Lloyds Bank branches or Internet Banking	The proportion of customers who have used this branch and have also used other Lloyds Bank branches or Internet Banking in a 6 month period ending June 2024.
Other branches nearby – distance	Based on the road distance between the closing branch and next closest branch. Source: Google Maps.
Cash machine distances	Measured on a road distance between the postcode of the closing branch and the postcode of the cash machines.
This branch can be reached by public transport	There is public transport between the closing branch and the nearest branch.
Vulnerable customers	Someone who, due to their personal circumstances, is especially susceptible to detriment, particularly when a firm is not acting with appropriate levels of care.

How to protect yourself online

We use the latest security measures, and our Online and Mobile Fraud Guarantee gives you a full refund as long as you take simple steps to protect yourself. Visit our Fraud Hub online for more guidance on how to spot a scam, what to do if you are contacted unexpectedly, and to get advice on banking safely online.

Stay safe, stay protected online:

- Use passwords that aren't easy to guess
- Never share your password with anyone else
- Install anti-virus software to protect your devices and keep them up to date.

Visit our Fraud Hub online:

loydsbank.com/help-guidance/protecting-yourself-from-fraud



Lloyds Bank Corporate Markets plc is authorised and regulated in the UK as the non ring-fenced bank of the Lloyds Banking Group. The Jersey, Guernsey and Isle of Man Branches of Lloyds Bank Corporate Markets plc are each separately licensed as regulated deposit-takers in their respective jurisdictions. Lloyds Bank Corporate Markets plc is independent from Lloyds Bank plc, which is authorised and regulated in the UK as the ring-fenced bank of the Lloyds Banking Group. For more information on ring-fencing visit: international.lloydsbank.com/ringfencing

If you need to tell us something

When you call us – We may monitor or record telephone calls to check we carried out your instructions correctly and to help us improve the quality of our service. Calls are charged according to the telephone service provider's published tariff.

Things you need to know

We send communications like this for legal reasons, to help you make the most of your accounts, or to let you know about changes to your accounts or services.

If you want to make a complaint you'll find helpful information at lloydsbank.com/islands/personal/make-a-complaint

Lloyds Bank International PhoneBank is provided by the UK. Telephone calls may be recorded and monitored.

Cashpoint® is a registered trademark of Lloyds Bank plc.

Mobile Banking app – Our Mobile Banking app is only available to iOS and Android users in the UK, Jersey, the Bailiwick of Guernsey and the Isle of Man. To use our app, your phone or tablet will need to run the latest operating system for iOS or Android so check the App Store or Google Play for details. Before downloading the app, you will need to have set up Internet Banking and registered a valid phone number to your account. Once you have done this, download our Mobile Banking app through the App Store or Google Play and log in to register your device, phone or tablet. The app won't work on jailbroken or rooted devices. Terms and conditions apply.

Lloyds Bank Corporate Markets plc registered office: 25 Gresham Street, London EC2V 7HN. Incorporated in England and Wales with company number 10399850. Lloyds Bank Corporate Markets plc in the UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 763256. Authorisation can be checked on the Financial Services Register at www.fca.org.uk

Services provided by the Jersey, Guernsey and Isle of Man Branches of Lloyds Bank Corporate Markets plc will be subject to the regulatory regime applicable in their respective jurisdiction, which will differ in some or all respects from that of the UK.

The Jersey Branch of Lloyds Bank Corporate Markets plc, principal place of business 9 Broad Street, St Helier, Jersey JE2 3RR, is licensed by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law 1991 and general insurance mediation business under the Financial Services (Jersey) Law 1998 and has also notified the Jersey Financial Services Commission that it carries on money service business. Lloyds Bank Corporate Markets plc, Jersey Branch, subscribes to the Jersey Code of Practice for Consumer Lending.

The Guernsey Branch of Lloyds Bank Corporate Markets plc, principal place of business 1 Smith Street, St Peter Port, Guernsey GY1 2JN, is licensed by the Guernsey Financial Services Commission to carry on a deposit-taking business under the Banking Supervision (Bailiwick of Guernsey) Law 2020; as an insurance intermediary under the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002 (as amended); to undertake credit business under the Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022, Part II; and is also registered with the Guernsey Financial Services Commission as a money service provider.

The Isle of Man Branch of Lloyds Bank Corporate Markets plc, principal place of business, Villiers House, 2 Victoria Street, Douglas, Isle of Man IM1 2LN, is licensed by the Isle of Man Financial Services Authority to conduct deposit-taking and is also registered as an insurance intermediary in respect of general business.

Lloyds Bank International and Lloyds Bank International Private Banking are the registered business names of Lloyds Bank Corporate Markets plc in Jersey and the Isle of Man. This information is correct as of October 2024 and is relevant to Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc products and services only.