

## Branch closure feedback – how we responded and supported our customers

**Before we decided to permanently close the Fleet Street Torquay branch, we carried out a thorough review to understand how our customers and the community would be impacted. We're now near to the closure of this branch, which will close on 5 November 2024.**

Your nearest branches to the Fleet Street Torquay branch are Palace Avenue Paignton branch and Newton Abbot branch. You can also use any Lloyds Bank branch to do your banking. Go to [lloydsbank.com/branchfinder](https://lloydsbank.com/branchfinder) for more information.

### Communicating this change to customers

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When we announce that a branch is closing, we take a number of factors into account in line with Financial Conduct Authority guidance. We've summarised these in the Branch Review Document, which you can find at [lloydsbank.com/branchclosures](https://lloydsbank.com/branchclosures)

We wrote to customers who use the Fleet Street Torquay branch, to let them know it would be closing. We explained about the other ways they can continue to do their banking with us.

We displayed a poster in the branch to let customers know it was closing. Our colleagues there spoke to customers about other ways to do their banking. These include using our Mobile Banking app, Internet Banking, calling us, or using the Post Office®. We let customers know the nearest alternative branches, free cash machines and Post Office.

### We contacted members of the local community

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#### Who we contacted to understand the impact of the branch closure

- The local MP for Torbay
- Banking Team and Senior Representatives from the Post Office.
- Post Office Area Manager responsible for nearest three Post Offices to our closing branch.
- National Federation of Sub Postmasters.
- Torbay Citizens Advice Bureau
- Devon & Plymouth Chamber of Commerce

#### The feedback we received

- A number of customers were disappointed with the decision to close. We explained about the alternative banking services available.
- Steve Darling MP wrote to us requesting a meeting to discuss the closure. We are in the process of arranging a suitable time.

#### What we've done to help make the change smoother

- We've called individual customers we know use the branch as their main way of banking with us, including customers that may need extra support, to talk to them about alternative ways to bank and to provide help if they need it.
- We've partnered with the Digital Helpline who offer free one to one guidance over the phone to support customers to use the internet for banking. Customers with an identified need for this service have been provided with contact details enabling them to get free support.
- Our colleagues at Fleet Street Torquay branch have been given the training they need to have in-depth conversations with our customers, especially those who may need extra support, about how we can help them.

## We're here to help and support you



If you're a Personal customer  
call us on 0345 300 0000



Speak to one of our colleagues at  
any branch



If you're a Business customer  
call us on 0345 072 5555  
or speak to your  
Relationship Manager

## Other ways you can do your banking with us

You can use our Mobile Banking app, Internet Banking, call us or visit a branch.

To find out more information about these services please visit:

For Personal customers go to:  
[lloydsbank.com](https://lloydsbank.com)

For Business customers go to:  
[lloydsbank.com/business](https://lloydsbank.com/business)

## Other banking services in your community

### Post Office®

You can also use the Post Office for your everyday banking.  
For more details visit:

Personal customers visit: [lloydsbank.com/postoffice](https://lloydsbank.com/postoffice)

Business customers visit: [lloydsbank.com/business/retail-business/banking-with-us/post-office](https://lloydsbank.com/business/retail-business/banking-with-us/post-office)



To find your most convenient Post Office and its opening times, please visit:  
[www.postoffice.co.uk/branch-finder](https://www.postoffice.co.uk/branch-finder)

### Access to Cash

To find your most convenient free cash machine use the LINK Cash Locator.

#### Access to Cash Reviews

LINK have already completed an independent Access to Cash assessment in this area. Members of the community and representative organisations may request a further review.

#### Cash at the till

You can use your debit card and PIN to check your balance and withdraw any amount of cash up to £50 at participating shops. You don't need to make a purchase. Some locations may charge a small fee but you will be notified about this and will be able to cancel the transaction before you are charged.

Cash Machine Locator:  
[www.link.co.uk/consumers/locator](https://www.link.co.uk/consumers/locator)

Access to Cash Review:  
[www.link.co.uk/helping-you-access-cash/request-access-to-cash](https://www.link.co.uk/helping-you-access-cash/request-access-to-cash)

Cash at the till:  
[www.link.co.uk/consumers/cash-at-the-till](https://www.link.co.uk/consumers/cash-at-the-till)

### PayPoint

With over 28,000 PayPoint outlets in the UK, people can pay some bills, for example utility bills.



For more information and to find your local outlet visit: [www.paypoint.com](https://www.paypoint.com)

## If you'd like to move your current account

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You can switch your current account to a new bank or building society in seven days with the free and easy to use Current Account Switch Service (CASS).

For more information:  
[www.currentaccountswitch.co.uk](http://www.currentaccountswitch.co.uk)

**If you need extra help**

If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages: [www.relayuk.bt.com](http://www.relayuk.bt.com)

SignVideo services are also available if you're Deaf and use British Sign Language: [loydsbank.com/contact-us/sign-video](http://loydsbank.com/contact-us/sign-video)

If you need support due to a disability please get in touch.

**If you need to tell us something**

If you want to make a complaint learn more online at: [loydsbank.com/contact-us/how-to-complain](http://loydsbank.com/contact-us/how-to-complain)

To speak to us, call: 0800 072 3572 (+44 173 346 2267 outside the UK). You can also visit us in branch.

Calls and online sessions may be monitored and recorded. Not all telephone services are available 24 hours a day, seven days a week.

**Things you need to know**

We observe the requirements of the **Financial Conduct Authority Final Guidance and ATM closures or conversions 'FG22/6: Branch and ATM closures or conversions'**: [www.fca.org.uk/publication/finalised-guidance/fg22-6.pdf](http://www.fca.org.uk/publication/finalised-guidance/fg22-6.pdf)

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**Mobile Banking app** – our app is available to customers with a UK personal account and valid registered phone number. Minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. Terms and conditions apply: [loydsbank.com/legal/online-banking/internet-banking](http://loydsbank.com/legal/online-banking/internet-banking)

**Keeping your money protected** – eligible deposits with us are protected by the Financial Services Compensation Scheme. We are also covered by the Financial Ombudsman Service. Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.



**Protected**