

Closing Branch Review – Part 1

Tye Green Harlow

Background

We continue to respond to our customers' changing needs. We now have over 13 million of our customers accessing services through Internet Banking and over 9 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, Tye Green Harlow branch will close on 16 October 2018. We have made the difficult decision to close this branch due to customers using it less often. In addition, the majority of customers are also using alternative ways to bank and we have another branch close by.

How we made our closure decision

When we close a branch we complete a detailed impact analysis which will include:

- How customers currently use the branch.
- Changes to customer use of the branch.
- Current levels of service provided by the branch including branch opening hours, cash machines.
- Assessment and check of alternative ways to bank locally 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.
- Whether we own or lease the branch building.

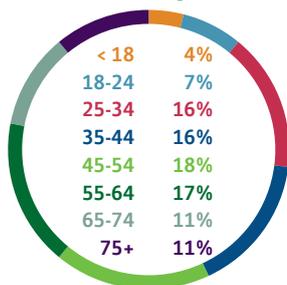
What this means for you

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

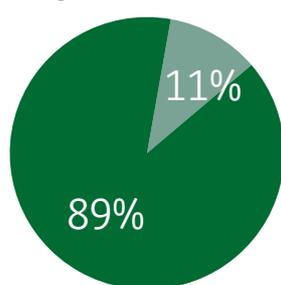
This document includes a summary of our review and provides details of alternative ways to access banking.

Tye Green Harlow 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

Tye Green Harlow customers are already banking in other ways*

Personal Customers

71% use Tye Green Harlow plus other Lloyds Bank branches

74% use branch and Internet Banking or PhoneBank®

23% also use the Post Office®

*please refer to the Glossary of terms on page 3

Branch details

**73 Sherwood House
Bush Fair
Harlow
Essex
CM18 6NP**

Monday	09:30 - 16:30
Tuesday	09:30 - 16:30
Wednesday	09:30 - 16:30
Thursday	09:30 - 16:30
Friday	09:30 - 16:30
Saturday	Closed

Branch facilities:

Cashpoint® machine inside branch

No

Cashpoint® machine outside branch

Yes

Talking Cashpoint® machine

Yes

Level access to branch

Yes

Self Service Zone or machines

Yes

Counter service

Yes

How customers are using this branch

12%

Counters at Tye Green Harlow branch are 12% quieter than a year ago

27

of our customers use the branch on a regular weekly basis

481

of our customers use the branch on a regular monthly basis

Personal Customers

56%

fewer personal customers use Tye Green Harlow branch than a typical Lloyds Bank branch

11%

fewer counter transactions 

8%

more Self Service Zone or machine transactions 

11%

fewer Cashpoint® machine transactions 

Business Customers

44%

fewer business customers use Tye Green Harlow branch than a typical Lloyds Bank branch

15%

fewer counter transactions 

10%

fewer Self Service Zone or machine transactions 

11%

fewer 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 and most used alternative branch

East Gate Harlow

25 East Gate
CM20 1LD

1.53 miles away

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

Other nearby branches

Epping

154 High Street
CM16 4AQ

5.36 miles away

Hoddesdon

68 High Street
EN11 8EZ

6.03 miles away

Transport

For nearest and most used alternative branch:

The number 419 and LCB1 buses run every 10-15 minutes from Tye Green to Harlow with a journey time of about 5 minutes.

Other local banking services

Cash machines:

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

Martins – 3 Long House, CM18 6PA **0.05 miles away**

Post Office® – 1-2 Corner House, CM18 6NZ **0.06 miles away**

Rontec - Harlow – Tillwicks Road, CM18 6NQ **0.14 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:

The Co-operative - Tye Green – 1 Long House, CM18 6NR

To find your most convenient alternative PayPoint you can use the PayPoint Locator: www.paypoint.ie/locator

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®:

Bush Fair, 1-2 Corner House, Harlow, CM18 6NZ

To find your most convenient Post Office® and its opening times 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 service 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 only use this branch and others	The proportion of branch using Personal customers who have also used a different branch in the last 12 months.
Personal use branch and Internet or PhoneBank®	The proportion of branch using Personal customers who have also used Internet or PhoneBank® in the last 6 months.
Personal also use Post Office®	The proportion of branch using Personal customers who have 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 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 service 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