

# Closing Branch Review (Part 1) – Oxted branch



Following an in-depth review, this branch will close on 7 March 2022

## Background and decision

Our customers' needs are changing. Almost 18 million people now bank with us through Internet Banking and over 13 million use Mobile Banking. 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.

As a result, we've 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.

## What this means for you

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

You can also use your local Post Office® for many everyday banking transactions.

We'll still be here to support you, and there are other ways you can continue to do your banking – take a look at this document to find out about these in more detail, as well as a summary of our review.

### Oxted branch

**23 Station Road West  
Oxted  
Surrey  
RH8 9EL**

Monday	09:00 - 15:30
Tuesday	09:00 - 15:30
Wednesday	09:00 - 15:30
Thursday	09:00 - 15:30
Friday	09:00 - 15:30
Saturday	Closed

**Branch facilities:**

- ✗ Cashpoint® machine inside branch
- ✓ Level or ramp access to branch
- ✓ Note: Broadband is available in the postcode of the closing branch.
- ✓ Cashpoint® machine outside branch
- ✗ Self Service Zone or machines
- ✓ Counter service
- ✗ Talking Cashpoint® machine

Note: branch opening hours are subject to change - please check [lloydsbank.com/branchfinder](https://lloydsbank.com/branchfinder) for up to date opening hours.

## How we made our closure decision

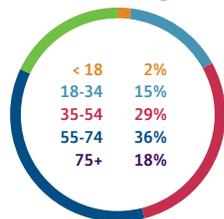
When we close a branch, we complete a detailed impact analysis which includes:

- How customers are choosing to bank with us
- How often customers use the branch and how that usage is changing. This includes looking at trends in the four years prior to Covid-19 as well as the year to March 2021
- 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
- Assessment of Broadband availability
- Impact on our customers including those who are vulnerable or may need additional support.

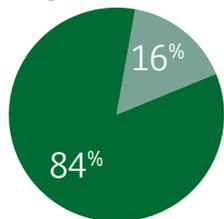
By regularly reviewing our branches we can make sure we respond to our customers' changing needs.

## Oxted 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

## Oxted customers are already banking in other ways

- 56%** of personal customers using Oxted branch have also used other Lloyds Bank branches
- 80%** of customers using Oxted branch have also used other Lloyds Bank branches, Internet Banking or PhoneBank®
- 31%** of personal customers using Oxted branch have also used the Post Office®

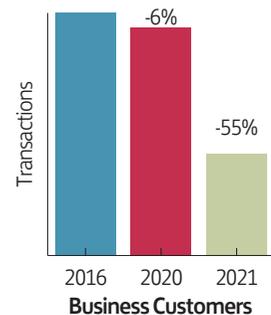
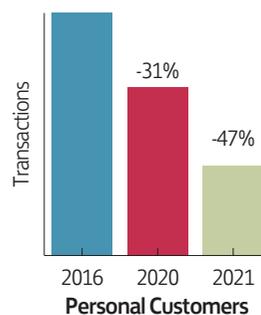
## Regular monthly branch usage

**174** of our customers used the branch regularly in 2020

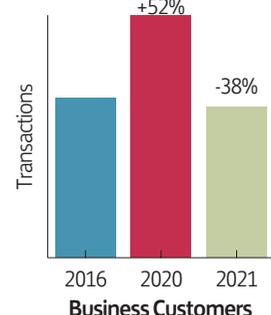
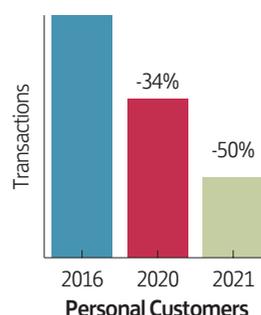
**21** of our customers used the branch regularly in 2021

## How customers are using this branch

Branch transaction changes over the past 5 years (based on March of each year)



Cashpoint machine transaction changes over the past 5 years (based on March of each year)



Terms used in this document are explained on the 'Details on the statistics in this document' page.

## Other ways you can continue to bank with us

### The nearest alternative branches to Oxted branch

To find your most convenient alternative branch and its opening hours please visit [loydsbank.com/branchfinder](https://loydsbank.com/branchfinder)

**Caterham**  
21 Station Avenue  
Caterham  
Surrey  
CR3 6YT

 This branch is **4.71 miles away** from the Oxted branch.

**How you can get to this branch**  
There are a number of services to Caterham with journey times of between 30 and 45 minutes (all require changes). Alternatively it is a 15 minute drive.

Monday	09:00 - 15:30
Tuesday	09:00 - 15:30
Wednesday	09:00 - 15:30
Thursday	09:00 - 15:30
Friday	09:00 - 15:30
Saturday	Closed

  
Cashpoint® machine inside branch

  
Cashpoint® machine outside branch

  
Talking Cashpoint® machine

  
Level or ramp access to branch

  
Self Service Zone or machines

  
Counter service

**Note:** branch opening hours are subject to change – please check [loydsbank.com/branchfinder](https://loydsbank.com/branchfinder) for up to date opening hours.

**Redhill**  
1 London Road  
Redhill  
Surrey  
RH1 1ND

 This branch is **7.5 miles away** from the Oxted branch.

 This branch can be reached by public transport

**How you can get to this branch**  
There are regular buses to Redhill with journey times of around 30 minutes.

Monday	09:00 - 15:30
Tuesday	09:00 - 15:30
Wednesday	09:00 - 15:30
Thursday	09:00 - 15:30
Friday	09:00 - 15:30
Saturday	09:00 - 13:00

  
Cashpoint® machine inside branch

  
Cashpoint® machine outside branch

  
Talking Cashpoint® machine

  
Level or ramp access to branch

  
Self Service Zone or machines

  
Counter service

**Note:** branch opening hours are subject to change – please check [loydsbank.com/branchfinder](https://loydsbank.com/branchfinder) for up to date opening hours.

### Internet Banking

Register for Internet Banking and manage your accounts 24/7, 365 days a year. To register, just go to [loydsbank.com](https://loydsbank.com), visit a branch or call us.

With Internet Banking, you can:

- Check your balance and review and download statements
- Transfer money and pay bills
- Open new accounts
- Business customers can make up to 25 payments in one batch with our secure bulk payments service, can grant delegate access to multiple users and set up Online Payment Control
- Register your mobile for text alerts.

### Mobile Banking

Register for Mobile Banking, and do all your banking basics securely, including depositing cheques, where and when it suits you. Find out more at [loydsbank.com](https://loydsbank.com)

With Mobile Banking, you can also sign up for text alerts to let you know when your balance reaches a limit you set. You must be signed up for Internet Banking beforehand.

### PhoneBank®

Our automated service is available 24/7. If you need to speak to us in person our friendly advisers are just a phone call away.

To register for PhoneBank® call us:

- 0345 300 0000** – Personal advisers available 7am-11pm everyday.
- 0345 072 5555** – Business Managers available Monday to Friday 7am-8pm, and Saturday 9am-2pm.

With PhoneBank®, you can:

- Access all your accounts during the same call
- Check balances, recent transactions and order statements
- Transfer money and pay bills
- Open new accounts
- Order cards, PINs, cheque books or personalised pre-printed paying in books
- Cancel or hear details of your Direct Debits and amend Standing Orders
- Register for Internet Banking and Mobile Banking.

## Other local banking services in your community



### Post Office®



You can deposit cheques into your current and savings accounts using a cheque envelope from a Lloyds Bank branch or Post Office and a personalised pre-printed paying-in slip – which you can order in a Lloyds Bank branch or over the phone.

To pay in cash, you can use your debit card and PIN or a personalised pre-printed paying-in slip. You can also make free cash withdrawals (limits may vary) and ask to check your balance.

Deposits made at the Post Office® using a personalised paying-in slip (cash deposits limit is £1,000) will take at least one additional day to credit to your account.

The nearest Post Office to Oxted branch is:

**Oxted, 13 Station Road West, RH8 9EH**

To find out more about the services available, Personal customers please visit [lloydsbank.com/postoffice](https://lloydsbank.com/postoffice) and Business customers please 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 [postoffice.co.uk/branch-finder](https://postoffice.co.uk/branch-finder)



### Cash machines

We'll be closing the Cashpoint® machine at the Oxted branch, but nearby free-to-use cash machines are listed below:

**Shell Oxted, Church Lane, RH8 9NB, 0.07 miles away**

**Sainsbury's, 86-88 Station Road, RH8 0QA, 0.08 miles away**

**HSBC, 66 Station Road East, RH8 0PJ, 0.12 miles away**

To find your most convenient alternative free cash machine you can use the ATM Link Locator: [www.link.co.uk/atm-locator](https://www.link.co.uk/atm-locator)



### PayPoint

To find your most convenient PayPoint you can use the PayPoint Locator at [www.paypoint.com](https://www.paypoint.com)

## We're here to help and support you before and after the branch closes



If you're a Personal customer call us on 0345 300 0000. If you're a Business customer call us on 0345 072 5555.



Speak to one of our branch staff.



If you're a Commercial Banking customer, you can talk to your Relationship Manager.



If we can't resolve your problems. Contact us using the details available in this document.



Lloyds Bank is part of the Lloyds Banking Group.

Lloyds Banking Group is a signatory to the Access to Banking Standard which is overseen by the Lending Standards Board [www.lendingstandardsboard.org.uk/resources/access-to-banking-standard/](https://www.lendingstandardsboard.org.uk/resources/access-to-banking-standard/)

The Standard aims to minimise the impact of branch closures on customers and local communities.

The result of our local community engagement will be published in Part 2 of this document before the branch closes. We also observe the requirements of the Financial Conduct Authority Final Guidance 20/3 'FG 20/3: Branch and ATM closures or conversions' [www.fca.org.uk/publication/finalised-guidance/fg20-03.pdf](https://www.fca.org.uk/publication/finalised-guidance/fg20-03.pdf)

## Details on the statistics in this document

The statistic	How we measured this
Customers using the branch on a regular monthly basis	The number of customers who transacted at the counter or Immediate Deposit Machine (IDM) in 11 out of 12 months ending March 2020 and 2021.
Branch transactions	Total transactions undertaken at the counter or Immediate Deposit Machine.
Branch transaction changes over the past 5 years	The percentage change in Personal or Business customer branch transactions: -At year ending March 2020 compared to year ending March 2016, and -At year ending March 2021 compared to year ending March 2020. Since March 2020 branch transactions have been impacted by the Covid-19 pandemic.
Cashpoint® machine transaction changes over the past 5 years	The percentage change in Personal or Business customer Cashpoint® machine transactions: -At year ending March 2020 compared to year ending March 2016, and -At year ending March 2021 compared to year ending March 2020. Since March 2020 Cashpoint® machine transactions have been impacted by the Covid-19 pandemic.
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 12 month period ending March 2020.
Percentage of customers who use this branch and have also used other Lloyds Bank branches and Internet Banking or Phonebank®	The proportion of Personal customers who have used this branch and have also used other Lloyds Bank branches and Internet Banking or Phonebank® in a 6 month period ending March 2020.
Percentage of customers who use this branch and the Post Office®	The proportion of Personal customers who have used this branch and have also used the Post Office® in a 12 month period ending March 2020.
Other branches nearby – distances	Based on the road distance between the closing and next closest branches. Source: Mapinfo – this software package measures distances between postcodes.
Cash machine distances	Measured on a straight line basis between the postcode of the closing branch and the postcode of the cash machines.
This branch is within walking distance	This is based on a walking distance of 0.4 miles or 10 minutes.
This branch can be reached by public transport	There is at least a bus or train every half an hour and has a journey time of 30 minutes or less.
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.
Broadband availability	This shows broadband coverage is available in the location of the closing branch postcode.



If you need extra help

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

**If you have a hearing or speech impairment** – you can use Relay UK, or contact us by textphone on 0345 300 2281. Lines are open all day, every day. In either case, calls are serviced by Relay UK. SignVideo services are also available if you're Deaf and use British Sign Language: [lloydsbank.com/help-guidance/accessibility/signvideo](https://lloydsbank.com/help-guidance/accessibility/signvideo)



If you need to tell us something

**If you want to make a complaint** – you'll find helpful information at: [lloydsbank.com/contact-us/how-to-complain](https://lloydsbank.com/contact-us/how-to-complain) To speak to us, call: 0800 072 3572 (+44 173 346 2267 outside the UK). Lines are open all day, every day. Textphone is available if you have a hearing or speech impairment: 0800 056 7614 or 01733 347 500. Lines are open all day, every day. You can also visit us in branch.

**When you call us** – calls and online sessions may be monitored recorded. Not all Telephone Banking services are available 24 hours a day, 7 days a week.



Things you need to know

Lloyds Banking Group is a signatory to the Access to Banking Standard which is overseen by the Lending Standards Board <https://www.lendingstandardsboard.org.uk/resources/access-to-banking-standard/>

The Standard aims to minimise the impact of branch closures on customers and local communities. We observe the requirements of the Financial Conduct Authority Final Guidance 20/3 'FG20/3: Branch and ATM closures or conversions' [www.fca.org.uk/publication/finalised-guidance/fg20-03.pdf](https://www.fca.org.uk/publication/finalised-guidance/fg20-03.pdf)

**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.

Cashpoint® is a registered trademark of Lloyds Bank Plc.

Post Office and Post Office logo are registered trademarks of the Post Office Ltd.

**Mobile Banking app** – to use our Mobile Banking app you need to have a valid phone number registered to your account. Available to UK personal Internet Banking customers and Internet Banking customers with accounts held in Jersey, the Bailiwick of Guernsey or the Isle of Man. Our app is available to iPhone and Android users only and minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. The app doesn't work on jailbroken or rooted devices. Terms and conditions apply.



Protected

# A quick guide to doing your banking for Personal customers

 Internet Banking

 Mobile Banking app

 PhoneBank®

 Any branch

 Mobile Branch

 Post Office

 Cash machine

 PayPoint

Activity in branch	How you can do this
I'd like to pay in cash	<ul style="list-style-type: none"><li> At any <b>Lloyds Bank branch</b> (except coins if there's no counter service).</li><li> Pay in up to £5,000 in cash a day. Find out more at <a href="https://lloydsbank.com/mobilebranches">lloydsbank.com/mobilebranches</a></li><li> Use your debit card and PIN or a personalised pre-printed paying-in slip which can be ordered in a Lloyds Bank branch or over the phone.</li></ul>
I'd like to pay in a cheque	<ul style="list-style-type: none"><li> Pay in a cheque securely using your phone's camera (cheque limits apply). Find out more at <a href="https://lloydsbank.com/mobileapp">lloydsbank.com/mobileapp</a></li><li> At any <b>Lloyds Bank branch</b>.</li><li> Pay in unlimited cheques. Find out more at <a href="https://lloydsbank.com/mobilebranches">lloydsbank.com/mobilebranches</a></li><li> Use a cheque envelope from a Lloyds Bank branch or the Post Office, and a personalised paying-in slip, ordered in a Lloyds Bank branch or over the phone.</li></ul>
I'd like to take money out	<ul style="list-style-type: none"><li> Find one at <a href="https://link.co.uk/atm-locator">link.co.uk/atm-locator</a></li><li> At any <b>Lloyds Bank branch</b> (except coins if there's no counter service).</li><li> You can withdraw up to £500 cash a day. Find out more at <a href="https://lloydsbank.com/mobilebranches">lloydsbank.com/mobilebranches</a></li><li> Free withdrawals (limits may vary) with your debit card and PIN.</li></ul>
I'd like to pay a person or a bill	<ul style="list-style-type: none"><li> Manage payments securely online. Register at <a href="https://lloydsbank.com/register">lloydsbank.com/register</a></li><li> Manage payments easily and securely online. Find out more at <a href="https://lloydsbank.com/mobileapp">lloydsbank.com/mobileapp</a></li><li> Details of how to register and opening times are covered on earlier pages.</li><li> At any <b>Lloyds Bank branch</b>.</li><li> Pay bills and make other payments.</li><li> Pay bills and make other payments. Find out more at <a href="https://postoffice.co.uk/bill-payments">postoffice.co.uk/bill-payments</a></li><li> Find your most convenient PayPoint at <a href="https://paypoint.com">paypoint.com</a></li></ul>
I'd like information about a product or I'd like to apply	<ul style="list-style-type: none"><li> Find out more at <a href="https://lloydsbank.com">lloydsbank.com</a></li><li> Speak to one of our advisers. Details of how to register and opening times are covered on earlier pages.</li><li> At any <b>Lloyds Bank branch</b>.</li></ul>
I'd like to check my account	<ul style="list-style-type: none"><li> Securely check your account 24/7, 365 days a year.</li><li> Securely check your account on the move whenever you like.</li><li> Check balances, recent transactions and order statements for all of your accounts.</li><li> At any <b>Lloyds Bank branch</b>.</li><li> Find out more at <a href="https://lloydsbank.com/mobilebranches">lloydsbank.com/mobilebranches</a></li><li> Check your balance and print a mini statement whenever you like.</li><li> Check your balance using your debit card and PIN.</li></ul>

## How to protect yourself online

### Stay safe 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.

#### Stay safe, stay protected online:

- Use passwords which 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

## 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 earlier in this document, and 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 any of the services below:

**Citizens Advice**  
Call **03444 111 444** or visit [citizensadvice.org.uk](https://citizensadvice.org.uk)

**National Debtline**  
Call **0808 808 4000** or visit [nationaldebtline.org](https://nationaldebtline.org)

**StepChange** - offers free debt advice  
Call **0800 054 6734** or visit [stepchange.org](https://stepchange.org)

# A quick guide to doing your banking for Business customers

 Online for Business

 Business Mobile Banking app

 Telephone Banking

 Any branch

 Mobile Branch

 Post Office

 Cash machine

Activity in branch	How you can do this
I'd like to pay in cash	<ul style="list-style-type: none"><li> At any <b>Lloyds Bank branch</b> (except coins if there's no counter service).</li><li> Pay in up to £5,000 in cash a day. Find out more at <a href="https://lloydsbank.com/mobilebranches">lloydsbank.com/mobilebranches</a></li><li> Use your debit card and PIN or a personalised pre-printed paying-in slip which can be ordered in a Lloyds Bank branch or over the phone.</li></ul>
I'd like to pay in a cheque	<ul style="list-style-type: none"><li> Pay in a cheque securely using your phone's camera (cheque limits apply). Find out more at <a href="https://lloydsbank.com/businessmobilebanking">lloydsbank.com/businessmobilebanking</a></li><li> At any <b>Lloyds Bank branch</b>.</li><li> Pay in unlimited cheques. Find out more at <a href="https://lloydsbank.com/mobilebranches">lloydsbank.com/mobilebranches</a></li><li> Use a cheque envelope from a Lloyds Bank branch or the Post Office, and a personalised paying-in slip, ordered in a Lloyds Bank branch or over the phone.</li></ul>
I'd like to take money out	<ul style="list-style-type: none"><li> Find one at <a href="https://link.co.uk/atm-locator">link.co.uk/atm-locator</a></li><li> At any <b>Lloyds Bank branch</b> (except coins if there's no counter service).</li><li> You can withdraw up to £500 cash a day. Find out more at <a href="https://lloydsbank.com/mobilebranches">lloydsbank.com/mobilebranches</a></li><li> Free withdrawals (limits may vary) with your debit card and PIN.</li></ul>
I'd like to pay a person or a bill	<ul style="list-style-type: none"><li> Manage payments securely online. Register at <a href="https://lloydsbank.com/businessregister">lloydsbank.com/businessregister</a></li><li> Manage payments easily and securely online. Find out more at <a href="https://lloydsbank.com/businessmobilebanking">lloydsbank.com/businessmobilebanking</a></li><li> Details of how to register and opening times are covered on earlier pages.</li><li> At any <b>Lloyds Bank branch</b></li><li> Pay bills and make other payments.</li></ul>
I'd like information about a product or I'd like to apply	<ul style="list-style-type: none"><li> Find out more at <a href="https://lloydsbank.com/business">lloydsbank.com/business</a></li><li> Speak to one of our Business Managers. Details of how to register are covered on earlier pages.</li><li> At any <b>Lloyds Bank branch</b>.</li></ul>
I'd like to check my account	<ul style="list-style-type: none"><li> Securely check your account 24/7, 365 days a year.</li><li> Securely check your account on the move whenever you like.</li><li> Check balances, recent transactions and order statements for all of your business accounts.</li><li> At any <b>Lloyds Bank branch</b>.</li><li> Find out more at <a href="https://lloydsbank.com/mobilebranches">lloydsbank.com/mobilebranches</a></li><li> Check your balance using your debit card and PIN.</li><li> Check your balance and print a mini statement whenever you like.</li></ul>



## How to protect yourself online

### Stay safe 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.

#### Stay safe, stay protected online:

- Use passwords which 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

## 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 earlier in this document, and 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 any of the services below:

#### Business Debtline -

offers free debt advice to small business and the self employed  
Call **0800 197 6026** or visit [businessdebtline.org](https://businessdebtline.org)

#### Money Advice Service

Call **0800 138 7777** or visit [moneyadviceservice.org](https://moneyadviceservice.org)

#### Citizens Advice

Call **03444 111 444** or visit [citizensadvice.org.uk](https://citizensadvice.org.uk)