

Closure Impact Analysis Report Manor Royal, Crawley Branch

HSBC UK is a founding signatory to the industry wide Access to Banking Standard introduced by UK Finance in May 2017 (and previously the Access to Banking Protocol).

We continually review our branch network to make sure our branches are in the right locations for our customers and that we have a sustainable network for the future. Over the past three years we have seen footfall reduce by almost 40%. In addition to this, 93% of contact with the bank is now completed via telephone, online or mobile banking and 97% of cash withdrawals are made via an ATM. These changes in the way many of our customers choose to bank with us has naturally resulted in some of our branches being used less frequently.

As a result therefore we sometimes have to make the difficult decision to close branches. This is, however, after following an extensive evaluation of external and internal information, which includes a full study of customer activity at the branch, the availability of alternative services in the area and any other market conditions which may have an impact on the usage of the branch.

Our nearest alternative is just over a mile away and we have two further branches within 11.1 miles. As a result we have decided to close Manor Royal, Crawley on 31 May 2019.

Manor Royal, Crawley Branch Details

Opening Hours:

Monday to Friday 09:30 – 15:30

Address:

Manor Royal, Crawley,
West Sussex, RH10 9QX

Facilities:

24hr cash machines
1 Express Banking machine
Counter service
Disabled access

Local Information

Source: www.wikipedia.org

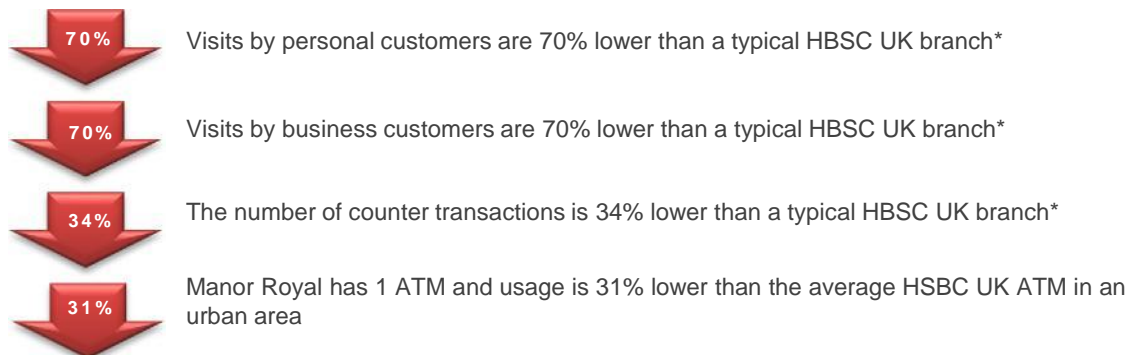
Crawley is a town and borough in West Sussex. It is 18 miles north of Brighton and Hove and 32 miles north east of the county town of Chichester.

Broadband Availability

Source: www.uswitch.com

- Standard broadband is available with reported speeds of up to 17mbs
- Superfast broadband is available with reported speeds of up to 108mbs

Usage of Manor Royal, Crawley Branch



Assessment of the impact of the closure on customers

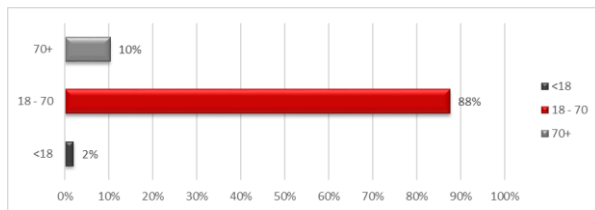
As part of the analysis used to inform our decision to close this branch HSBC considered:

- The number of personal and small business branch users affected
- The age profile of branch users (i.e. both older and younger users)
- The number of vulnerable and other branch users who are more dependent on their branch than others (including but not limited to customers that are disabled, elderly, digitally excluded and/or lower income customers)
- The distance to alternative banking services

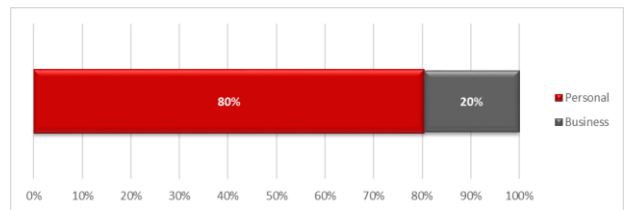
The availability of alternative ways to bank for customers who live locally or travel to use this branch is considered suitable.



Personal customer age profile



Personal / Business usage split



Manor Royal, Crawley customers are already banking in other ways

Personal Customers

84% of personal customers who use this branch are already registered for Online Banking and/or Telephone Banking

65% of personal customers who use this branch also use other HSBC branches

Of the **35%** of personal customers who do not use other branches, **95%** use other methods of banking

Business Customers

67% of business customers who use this branch also use other HSBC UK branches

Nearby HSBC UK Branches

Following the closure you can continue to use any HSBC UK branch for your day-to-day banking. However, accounts held at Manor Royal, Crawley branch will be administered from 9 The Boulevard branch. **Key account details such as your sort code and account number will not change.**

Details about branches in the area, including the nearest alternative branches to Manor Royal, Crawley can be found below. For more information on the location of these branches and the services they offer please visit www.hsbc.co.uk/branchlocator

Crawley

9 The Boulevard, Crawley, West Sussex
RH10 1UT

1.3 Miles*

Opening Hours:

Monday to Friday 09:00 to 17:00 (Tuesday 09:30 to 17:00) and Saturday 09:00 to 17:00

Facilities:

Counter service (not on Saturdays)
24hr cash machines
A range of self-service machines
Disabled access

East Grinstead

38 London Road, East Grinstead, West Sussex
RH19 1AB

8.5 Miles*

Opening Hours:

Monday to Friday 09:00 to 17:00 (Tuesday 09:30 to 17:00) and Saturday 09:00 to 14:00

Horsham

6 West Street, Horsham, West Sussex
RH12 1PE

11.1 Miles*

Opening Hours:

Monday to Saturday 09:00 to 17:00 (Tuesday 09:30 to 17:00) and Saturday 09:00 to 17:00

Post Office®

The agreement we have with the Post Office® allows our personal customers to use any of the Post Office® counters to pay in cash or cheques, withdraw money and check their balances.

Using their HSBC UK Business Debit Card, business customers can use any of the Post Office® counters to pay in cash or cheques, withdraw money and check their balance. Varying limits will apply to cash transactions and customers should check this in advance with the local Post Office®.

The nearest Post Office to Manor Royal, Crawley branch is:

23-23 County Mall, Crawley, Crawley, West Sussex RH10 1FF

2.1 Miles*

Opening Hours:

Monday to Saturday 09:00 to 17:30

Tuesday 9.15 to 17:30

Sunday 11:00 to 15:00

For more information and details of other post office branches visit www.postoffice.co.uk/

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**Distances are based on postcode.*

Information correct at time of publication

March 2019

Other Local Services

ATMs

There are 34 ATMs within a 1.01 mile radius, of which 28 are fee free. As there is access to fee free cash near Manor Royal, Crawley HSBC UK will not be installing an ATM following closure.

More information on nearby ATMs can be found at the link ATM locator www.link.co.uk

PayPoint

5 stores within a 1 mile radius have PayPoint available where customers can pay bills and transfer money. For further details visit the PayPoint website at www.paypoint.com/

Cashback

Cashback services are also available in leading supermarkets where customers can get cash along with their goods when paying by debit card.

Alternative Banks

NatWest – Gatwick Road and The Boulevard

Barclays – High Street, Crawley

Santander – The Boulevard

Lloyds – The Boulevard

Parking

Nearby parking to alternative branches or alternative facilities can be found by visiting www.parkopedia.co.uk/ and entering the town or postcode.

Transport Links

To plan your journey to our alternative branches visit www.travelinesoutheast.org.uk and enter the town or postcode.

Other Ways to Bank

Personal Customers

Use our Telephone, Online and Mobile Banking services:

You can carry out most day-to-day banking transactions by calling our Telephone Banking team or you can manage your account(s) and payments using our Online Banking service, Mobile Banking App or PayM.

Telephone Banking:

HSBC UK customers 03457 404 404

HSBC UK Jade & Premier customers 03457 70 70 70

Online Banking:

www.hsbc.co.uk/personal

HSBC UK Mobile Banking and PayM:

Available on iPhone, iPad iOS 9 and above and Android OS version 5 and above.

Business Customers

Use our Telephone, Internet and Mobile Banking services:

You can carry out most day-to-day banking transactions by calling our Business Telephone Banking team or you can manage your account(s) using our Business Internet Banking service or Mobile Banking App.

Telephone Banking:

HSBC UK Business customers 03457 60 60 60

Business Internet Banking:

www.hsbc.co.uk/business

Mobile Banking:

Available on smartphone or via our App available on iPhone, iPad if you use Safari web browser, and Android™ devices.

Inter-Bank Agency Agreement:

HSBC also participates in the Inter-Bank Agency Agreement (IBAA) which enables business customers to use counters at other banks, subject to quarterly charges.

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Braille, Large Print and Audio copies of this document can be provided upon request.

Glossary of terms used in this document

Term Used	Definition
Access to Banking Standard	The Standard, overseen by the Lending Standards Board, aims to help minimise the impact of branch closures on customers and local communities
Counter Transactions	Customers undertaking cheque deposits, cash withdrawals and deposits
Customer	A customer is anyone who holds HSBC UK products and uses the branch
Footfall	Average number of visits to the Branch over a 12 month period
Nearest Alternative Branch	Based on road distances between the closing branch and the next closest branches. Source Google maps based on post codes
Telephone, Online or Mobile Banking	Percentage of customers utilising these channels to meet their daily banking needs including, but not limited to, transfers, payments, speaking with an advisor, checking balances and statements
UK Finance	UK Finance is a trade association for the UK banking and financial services sector, formed on 1 July 2017
Visits per customer	A visit per customer is counted once per day s/he visits the branch where a transaction is performed or a service is provided that interacts with HSBC UK bank systems
Visits	Visits are defined by the volume of visits made by a customer at the branch in a particular month
Vulnerable Customers	Including but not limited to customers that are disabled, elderly, digitally excluded and lower income customers