



Customer and Stakeholder Engagement Dunstable, West Street

On 19 January 2021 we announced the closure of 82 branches, including our branch at Dunstable, West Street. The following provides detail of the stakeholder engagement we have undertaken, and feedback received, since our announcement.

Customer and stakeholder contact

On 6 April we wrote to all customers who either hold accounts at the branch, use it frequently or live nearby. The letters advised customers of the reasons behind our decision and effective date of closure. They also provided customers with details of the nearest alternative HSBC UK branch, alternative ways to continue to access their usual banking services and how to access the closure Impact Assessment.

We wrote to, Andrew Selous, constituency MP, on 19 January to advise of our decision to close the branch and offered to meet to explain the reasons and how we would be supporting all of our customers during this period of change.

At announcement we wrote to a number of key stakeholders. These included:

- Which?
- Age UK
- Citizens Advice
- Alzheimer's Society
- Post Office

On 6 April our Local Director additionally wrote to the following key local stakeholders to advise of our decision to close:

- Mayor Hollick
- Dunstable Parish Council, David Ashlee
- Citizens Advice Bureau
- Dunstable Library
- Beds Chamber of Commerce
- Post Office, Paul Mean
- Disability Resource Centre
- Dunstable Salvation Army Debt Advice Centre, Fiona Simpson
- Dunstable Food Bank
- Association of Dunstable Charities

We have published an Impact Assessment on our public website. We also made copies of the report available in the closing branch. The assessment includes further details on the reasons behind our decision, the information used, the nearest HSBC UK and Post Office branches, alternative ways to bank and how to contact the bank for additional support. These reports can be accessed at www.hsbc.co.uk/branch-finder.

Posters have been displayed at the branch with information on the nearest HSBC UK branch and cash machine as well as the nearest Post Office counter.

We provided extensive training to our branch teams in order that they could fully support both personal and business customers with accessing alternative ways to bank. Following this training our branch staff have been proactively engaging with customers, particularly those who are reliant on the branch services, to help them look at the alternatives that are available, including the services provided by the Post Office.

We have also been engaging with the nearest Post Office counters to the branch to ensure they know we are closing, are aware of the services they can provide to our customers and to address any queries or concerns they may have in meeting the needs of our customers.

Customer and stakeholder reaction/feedback

- We have written to Andrew Selous, constituency MP, and there has been no further correspondence.
- General customer sentiment was disappointment that the branch is closing but are pleased that the staff members are being redeployed to other local branches. Customers have also appreciated the time the staff have taken to support them in adapting to alternative methods of banking.
- We have identified a number of potentially vulnerable small business banking customers who regularly use the branch and we have contacted these customers to discuss suitable alternative ways to bank. A number of these customers were not aware of the Post Office services available.
- Some customers have told us they will be switching their account to an alternative bank where there is branch presence on the High Street in Dunstable.

Follow up action taken

- We have supported many of our customers set up telephone and digital banking. We have spent time ensuring they understand the services offered on both platforms.
- Many customers have chosen to register for our Telephone Banking Service and they have been pleased the team have been able to assist them in setting this up and demonstrating how to use this service.
- Some customers have set up third party mandates which they have told us will make banking with HSBC much easier for them.
- We have contacted the 3 local Post Offices to ensure they are aware of the closure of Dunstable, High Street branch and the services they can provide to our

customers. We have formed a good relationship with the Post Office which will support a smooth transition for our customers.

- All staff in Dunstable, High Street branch have received tailored vulnerable customer training to upskill them in holding in depth conversations to support our customers in finding alternative ways to bank.
- We have proactively contacted our vulnerable customers who use the branch to understand how they currently bank. During these calls we have taken the time to understand our customer's specific circumstances for example, where they live or transport used. This has allowed us to provide our customers with information on the services that may be suitable for them such as local Post Office or digital options available through our app or online banking.

Contacting the bank after closure

Following the closure of this branch, if you have any questions or need advice on how to access our services, you can contact us in the following ways:

- Visit us at <https://www.hsbc.co.uk/ways-to-bank/>
- Contact us on 03457 404 404 (+44 1226 261 010 from outside the UK). Currently open 08:00 – 20:00 every day.
- Visit any HSBC UK branch (branch hours can vary so please check our website before you visit)

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

Information correct at time of publication