Customer and Stakeholder Engagement

Liverpool, Allerton Road

On 1 June 2021 we announced that the format of our branch at 23 Allerton Road, Mossley Hill, Liverpool, Merseyside, L18 2DA is changing to a Digital Service Branch and that the way in which we provide some of our day to day services will be changing.

We advised that our new Digital Service Branch format is counterless and that our self-service machines will be available to support with most cash and cheque transactions.

The following provides detail of the stakeholder engagement we have undertaken, and feedback received, since our announcement.

Customer and stakeholder contact

On 1 June 2021 we wrote to all customers who had used the branch counter regularly during the previous six months. This advised customers of the reasons behind our decision and the earliest date from which the change would be effective. We further advised that we would provide a minimum of 4 weeks' notice of the actual date of change.

We also provided customers with the details of the nearest HSBC UK branch that would have a counter at the completion of our Digital Service Branch programme, alternative ways to continue to access their usual banking services and how to access the Impact Assessment on our public website.

We included a factsheet detailing the services available at each of our three branch formats and this is also included at the end of this document.

Our Local Director wrote to Paula Barker, constituency MP, on 1 June 2021 to advise of the change and offered to meet to explain the reasons and how we would be supporting all of our customers during this period of change.

Additionally, our Local Director wrote to the following key local stakeholders:

- Local Councillor Kimberley Berry
- Local Councillor Sharon Connor
- Local Councillor Mirna Juarez
- Post Office Area Manager Andy Duckworth
- The Parish of All Hallows, Allerton

- AGE UK
- Allerton Library
- Citizens Advice Liverpool
- Allerton Post office
- Penny Lane Post office
- Dementia Action Liverpool
- Liverpool Chamber of Commerce
- Alzheimer's Society
- RNIB Liverpool
- Bradbury Fields
- Community Money Advice
- Age Concern
- Live Well Liverpool
- Mencap Liverpool
- Fare Share
- Salvation Army
- Parish Council Allerton

We have published an Impact Assessment on our public website. We also made copies of the report available in the branch. The assessment includes further details on the reasons behind our decision, the information used, the nearest HSBC UK counter branch 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**.

We provided extensive training to our branch teams in order that they could fully support both personal and business customers through this change in services. Our branch staff have been proactively engaging with customers, particularly those who are reliant on the counter services, to help them access the alternative ways to bank. This included training on self-service machines, registration and education on our digital channels and information on the services provided by the Post Office.

Our local Network Managers have also engaged with the nearest Post Office counters to make them aware of the changes to our services and address any queries or concerns they may have in meeting the needs of our customers.

Customer and stakeholder reaction/feedback

- We have written to Paula Barker Constituency MP and there has been no further correspondence.
- General customer sentiment was disappointment that the counter was being removed. The team within the branch have been actively supporting customers and discussing alternative methods of completing transactions. We have reassured our customers that the team will be available in the branch to support with our self-service machinery and assist customers with their enquiries.

- We have spoken with several customers who have told us that they understand the decision to transform Liverpool, Allerton Road branch to a digital service branch and that they are already using alternative channels to complete their transactions.
- The Network Manager in the branch has visited the local Post Office, to ensure they are aware of the change in format at Liverpool, Allerton Road branch and the services they can provide to our customers.
- We have spoken with several customers who were not aware of the services available to HSBC customers at the Post Office. We have spent time with these customers identifying their own local Post Offices and explaining the transactions they can complete there.

Follow up action taken

- The team in Liverpool, Allerton Road branch have received vulnerable customer training, to upskill them in holding in depth conversations to support our customers in finding alternative ways to bank.
- Calls to vulnerable customers have been well received and they have generally welcomed the opportunity to discuss the changes to the branch as a follow-up to the letter they received. 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.
- We have offered customers the opportunity to attend a HSBC@Home session focused on alternative ways to bank. HSBC@Home is our new digital education programme and has been designed to educate and upskill customers on a range of topics from digital tools and services to fraud and financial fitness.
- The branch team have spent time talking to business customers and ensuring they are able to use the post office or the self-service machines within the branch.
- We have been proactively speaking to customers about the different ways in which they can complete their transactions following the change in branch format. Some customers we spoke to had not used the self-service machines in the branch before, we have explained the transactions that can be completed, supported customers to complete their banking during their visit using the self-service machines. We have given reassurance that the branch team will be available to give guidance and support customers with enquiries going forward.
- We have been supporting customers in setting up telephone and digital banking. The branch team have been speaking to customers who use the counter service, educating them on how to navigate mobile and internet banking, which will enable them to complete transactions using these channels.

Contacting the bank

If you have questions or need advice on how to access your usual banking services, either before or after the change of branch format, you can:

- Go online **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)

Our branch formats

We now have 3 different formats for our branches. Please take a look at how the formats differ before planning your visit.

Full service branch

Support for all your simple or complex banking needs, with access to branch colleagues and specialists on site.

You can access:

- counter facilities
- product opening support
- account servicing, such as payments and statements
- life event support, such as bereavement or power of attorney
- cash and cheque machines via self-service zones
- digital education and community support
- branch specialists for products such as mortgages

Digital service branch

Counterless service, with our branch colleagues on hand to find the most appropriate banking method via our self-service and digital channels.

You can access:

- product opening support
- account servicing, such as payments and statements
- life event support, such as bereavement or power of attorney
- cash and cheque machines via self-service zones
- digital education and community

Cash service branch

Offers easy access to cash, with quick, simple transactions. Branch colleagues on hand to support with transactional banking.

You can access:

- counter facilities
- product completion support
- account servicing, such as payments and statements
- life event support, such as bereavement or power of attorney
- cash and cheque machines via self-service zones
- digital education

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