



Customer and Stakeholder Engagement Ramsgate, High Street

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

Customer and stakeholder contact

On 2 June 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, Craig Mackinlay, 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 2 June our Local Director additionally wrote to the following key local stakeholders to advise of our decision to close:

- Thanet Council Leader, Cllr Rick Everitt
- Post Office, Adam Roggott
- Ramsgate Council, Anne-Marie Nixey
- Ramsgate Library
- Age UK Thanet
- Alzheimers UK
- Citizens Advice Bureaux
- Kent Association for the Blind

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 Craig Mackinlay, constituency MP, and there has been no further correspondence.
- Many customers have told us they are pleased the branch team are being redeployed to other branches close by and have Thanked them for their care and excellent service.
- Customers have been grateful for support on digital and mobile banking from the branch team.
- Customers have been very pleased they can use the local Post Office to complete their banking following the closure. The team in the branch have supported customers to ensure they are aware of the services the Post Office offer and can access these following closure of the branch.

Follow up action taken

- We have supported our commercial customers with business internet banking and ordering deposit cards so they can continue to bank easily after the branch has closed.
- We have contacted the 3 local Post Offices to ensure they are aware of the closure of Ramsgate, 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.
- We have supported customers set up Third Party Access to make banking easier for them going forward once the branch has closed.
- We have helped many customers register for internet and mobile banking. We have taken the time to guide customers through the different features.
- All staff in Ramsgate 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