

Customer and Stakeholder Engagement Saffron Walden Branch

Following the closure announcement of this Branch on 11 December 2020 we have been engaging with customers and members of the local community.

Customer and stakeholder contact

We have written to all customers who have either opened an account at this Branch, use it often or live nearby. This letter has given customers details of the nearest alternative Branches, the services available at the nearest Post Office®, how to access the Impact of Closure report, alternative ways to bank information and the bank's contact details.

Posters have been displayed at the Branch with details of the nearest HSBC UK Branch and cash machines and Post Office® counter. We have also made copies of the Impact of Closure document available at Saffron Walden Branch.

During the Covid-19 pandemic we have been unable to hold our usual face to face meetings with customers. We have however been proactively calling customers who are reliant on Branch services to provide advice on the alternatives available to them. These customers are not registered for either Online, Mobile or Telephone banking and we have been discussing how they can use these channels to access their usual banking services. We have also discussed the availability of nearby HSBC UK Branches as well as the services available from the Post Office.

Following the closure, customers will be able to visit any HSBC UK Branch for advice and guidance on banking with us.

Our business relationship managers have also been telephoning their customers to discuss options that suit their needs.

We contacted the following key stakeholders and provided contact details should customer queries or concerns be brought to their attention:

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

We wrote to Kemi Badenoch, constituency MP, on 25 February to advise the Branch would be closing in July and offered to meet to explain the reasons for the decision and to discuss how we are supporting our customers. We wrote again on 15 April to advise that, due to the impact of Covid-19, we were delaying the closure of Saffron Walden Branch until December.

We have engaged with the nearest Post Office® to the Branch, to ensure that it is fully aware that we are closing, aware of the services it can provide to our customers and to address any questions they may have.

Customer and stakeholder reaction/feedback

- We wrote to the offices of Kemi Badenoch, constituency MP, regarding the closure of Saffron Walden Branch. Since then, we have had no further correspondence from their offices.
- We have spoken with the local Post Offices® and discussed the services that they can offer to our customers. They are aware of the closure of Saffron Walden Branch and are well prepared for an increase in footfall.
- We have been proactively contacting Potentially Vulnerable customers who use Saffron Walden Branch to discuss the alternative ways in which they can access their usual banking services, including those available at the local Post Office®. For those customers who usually pay in cheques, we have educated them on how to complete this service via Mobile Banking and at the Post Office®. Where necessary, we have ordered our customers new paying in books.
- Our customers have expressed their disappointment at the closure of Saffron Walden branch. Some customers are concerned at the distance to the next nearest HSBC Branch, which is sometimes difficult to access during these uncertain times. However, all customers are appreciative of the alternative channels available to them and the services available at the local Post Offices® to help with their banking needs.

Follow up action taken

- Where appropriate we have been taking this opportunity to register customers for Internet, Telephone and Mobile Banking. Additionally, we have been educating customers on how to pay cheques in via Mobile Banking which proved to be a success
- We have been promoting the services available at the Post Office® with all of our customers and they have been pleasantly surprised at the different services available to them.
- Our customers have taken the opportunity to read through the Impact Assessment which has helped them to understand the reasons for the closure of the branch.

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 any HSBC UK Branch
- Visit us at www.hsbc.co.uk/waystobank
- Contact us on 03457 404 404 (+44 1226 261 010 from outside the UK)

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