



Janet Finch-Saunders AM
29 Madoc Street
Llandudno
LL30 2TL



Dear Ms Finch-Saunders,

Thank you for your letter dated 1st August 2017 regarding the closure of the HSBC UK branch in Llanrwst.

Please let me assure you that the decision to close this branch has not been taken lightly. We have very carefully assessed the sustainability of the premises at Llanrwst including a full study of customer activity at the branch and an evaluation of the options available to us that might help to restore a healthy level of business. The difficult decision to close the branch was only reached as an outcome of our extensive evaluation of this research. Please find attached a copy of the impact assessment as requested.

In addition, all HSBC and first direct personal current account customers can now access their bank account at Post Office branches for cash withdrawals, cash deposits, cheque deposits and balance enquiries. We have also reached an agreement with the Post Office to enable business customers with a debit card to pay in and withdraw cash and check their balance, additionally they can deposit cheques using a credit slip and HSBC envelope. The nearest Post Office is located at Ancastor Square, Llanrwst, Conwy LL26 0LD which is within walking distance.

I appreciate your comments regarding the inconvenience caused by the withdrawal of the ATM. We are working with a third party ATM provider to install a further 24 hour ATM in Llanrwst and will let you know once details have been confirmed.

As stated in our initial letter, if you would prefer to discuss any of these issues during a meeting, then please do not hesitate to contact me on 07717 483950.

Yours Sincerely,

A handwritten signature in blue ink, appearing to read "Dylan".

Dylan Gwyn Roberts
Area Director, North West Wales



Closure Impact Analysis Report Llanrwst Branch

HSBC is a founding signatory of the Access to Banking Protocol and the protocol has been applied to all closures since May 2015.

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 five years we have seen footfall reduce by almost 40%. In addition to this, 93% of contact with the bank is now completed via the telephone, internet or smartphone and 97% of cash withdrawals are made via an ATM. This demonstrates that most of our customers are already carrying out their daily banking without need of the branch itself.

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.

Overall usage is low at Llanrwst branch; visits by personal customers are 54% lower than at a typical HSBC branch with 81% of personal customers registered for Online Banking and/or Telephone Banking. As a result we have decided to close Llanrwst branch on 23 June 2017.

Llanrwst Branch Details

Opening Hours:

Monday to Friday 09:30 to 16:30

Address:

The Square, Llanrwst, Gwynedd
LL26 0LD

Facilities:

24hr cash machine
Counter service
Disabled access

Local Information

www.wikipedia.org.uk

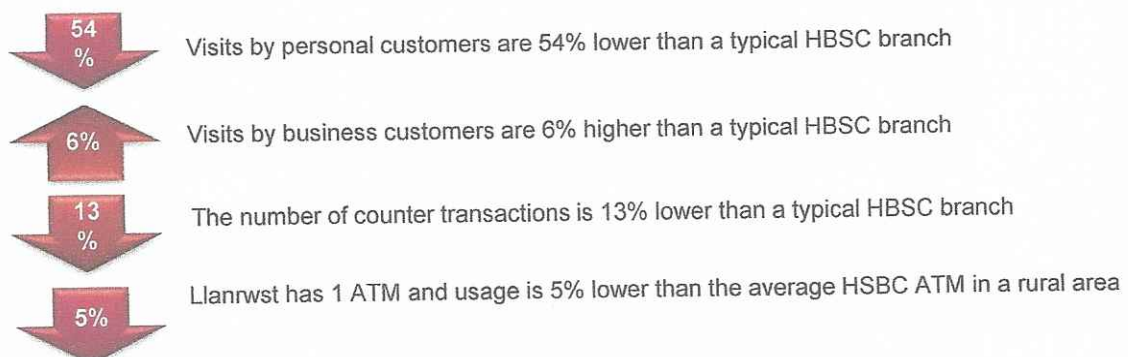
Llanrwst is a small town and community on the A470 road and the River Conwy in Conwy County Borough.

Broadband Availability

Source: www.uswitch.com

- Standard broadband is available with reported speeds of up to 17mb
- Fibre optic broadband is available with reported speeds of up to 76mb

Usage of Llanrwst Branch



'Visits' are defined by the volume of visits made by a customer at the branch in a particular month. 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 bank systems. A 'customer' is anyone who holds HSBC products and uses the branch.
Information correct at time of publication.

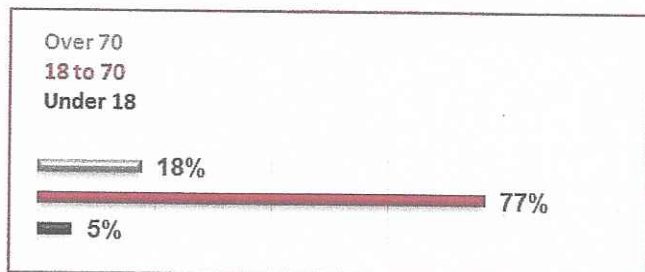
Assessment of the impact of the closure on customers

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

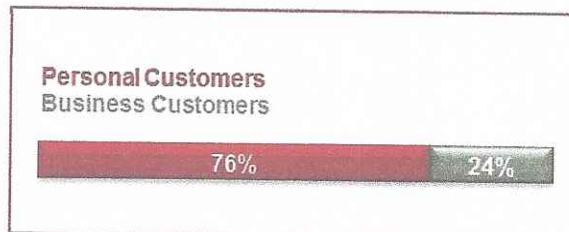
- The number of personal and small business branch users affected
- The age profile of branch users (i.e. both older and younger users)
- The number of vulnerable and other branch users who are more dependent on their branch than others (including but not limited to customers that are disabled, elderly,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



Llanrwst customers are already banking in other ways

Personal Customers

81% of personal customers who use this branch are already registered for Online Banking and or Telephone Banking

41% of personal customers who use this branch also use other HSBC branches

Of the **59%** of personal customers who do not use other branches, **81%** use other methods of banking

Business Customers

55% of business customers who use this branch also use other HSBC branches

Nearby HSBC Branches

Following the closure you can continue to use any HSBC branch for your day-to-day banking. However, accounts held at Llanrwst branch will be administered from our Llandudno Mostyn Street 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 Llanrwst, 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

Llandudno Mostyn Street

60 Mostyn Street, Llandudno, Gwynedd LL30 2SF

14.9 Miles*

Opening Hours:

Monday to Friday 09:00 to 17:00

(Tuesday 09:30 to 17:00)

Saturday 09:00 to 14:00

Facilities:

Counter service (not on Saturdays)

24hr cash machines

A range of self-service machines

Disabled access

Colwyn Bay

7 Conway Road, Colwyn Bay, Conwy LL29 7AD

14.0 Miles*

Opening Hours:

Monday to Friday 09:30 to 16:30

Denbigh

17 Vale Street, Denbigh, Denbighshire LL16 3AG

19.8 Miles*

Opening Hours:

Monday to Friday 09:30 to 16:30

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 Business Debit Card, business customers can use any of the Post Office® counters to pay in and withdraw cash or 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 Llanrwst branch is:

Ancaster Square, Llanrwst, Conwy LL26 0LD

0.0 Miles*

Opening Hours:

Monday, Tuesday, Thursday 06:00 to 18:00

Wednesday, Friday, Saturday 06:00 to 18:30

Sunday 07:00 to 14:00

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

Other Local Services

ATMs

There are 4 ATMs within a 0.83 mile radius, of which 3 are fee free. HSBC is liaising with a third party ATM provider to install a further 24 hour ATM in Llanrwst as there is limited access to 24 hour ATMs in the area.

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

PayPoint

5 stores within a 4 mile radius have PayPoint available where customers can pay bills and transfer money. For further details visit the PayPoint website at www.paypoint.com/en-gb

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

Barclays – Llanrwst

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 customers 03457 404 404

HSBC Premier customers 03457 70 70 70

Online Banking:

www.hsbc.co.uk/personal

Mobile Banking and PayM:

Available on iPhone, iPad, iPod touch, Android™ and BlackBerry® 10 devices.

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 Business customers 03457 60 60 60

Business Internet Banking:

www.hsbc.co.uk/business

Mobile Banking:

Available on BlackBerry® smartphone or via our App available on iPhone, iPad, iPod touch 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.



Customer and Stakeholder Engagement Llanrwst Branch

Following the closure announcement of this branch on 24 January 2017 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, live nearby or keep items in safe keeping there. This letter has given customers detail of the nearest alternatives branches, the nearest Post Office, how to access the impact of closure report, ways to bank information and the bank's contact details.

Additionally posters have been displayed at the branch with details of the nearest alternative branch and Post Office.

We have been proactively telephoning customers who are reliant on the branch and offering advice on how they can continue to bank with us and what alternatives are available to them. We have managed to contact most of these customers and will continue telephoning those we haven't yet spoken to.

We have been holding sessions in the branch to help customers with alternative ways to bank. So far we have held 12 sessions and will continue with these on a weekly basis until the branch closes.

In addition to the alternative ways to bank sessions we have also had individual meetings with a number of customers.

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

We contacted the following key stakeholders providing contact details for customers to call should customer queries or concerns be brought to the attention of these organisations:

- Conwy County Borough Council
- Age Connects North Wales Central
- Cylch Conwy District Citizens Advice

We contacted Guto Bebb MP and Councillor Dilwyn Roberts to advise of the closure and offered to meet to explain the reasons for the decision and to discuss how we are supporting our customers.

We have also contacted the regional Assembly Members, Janet Finch-Saunders, Michelle Brown, Nathan Gill, Llyr Gruffydd and Mark Isherwood; providing contact details for customers to call should customer queries or concerns be brought to their attention.

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

Customer and stakeholder reaction/feedback

- A number of customers were not happy with our decision to close the branch
- A small number of customers raised concerns about the distance to the nearest alternative branch
- Guto Bebb MP requested a meeting
- A local petition has been started

Follow up action taken

- Complaints that have been received, have been dealt with in accordance with our complaints procedure
- We had a meeting with Guto Bebb MP and local councillors to address concerns that were raised about the closure and to demonstrate how we are supporting our customers and the local community

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

Following the closure of the branch you can continue to contact us via telephone banking; details of which can be found under the 'Ways to Bank' section of the first published part of this report.

Alternatively you can contact Llandudno branch on 03455 837 406 or contact your relationship manager.

All information provided was correct at the time of publication.

May 2017