

Closing Branch Review – Part 1 Radcliffe



This branch will close on 28th May 2019

Background

We continue to respond to our customers' changing needs. We now have almost 14 million of our customers accessing services through Online Banking and almost 10 million mobile customers. Branches will remain vital in meeting customers' needs but we must continually review our network to make sure we have branches in locations where customers need and use them the most.

Our decision

Following a careful review, Radcliffe branch will close on 28th May 2019. We have made the difficult decision to close this branch because customers are using it less often. In addition the majority of customers are also using alternative ways to bank.

How we made our closure decision

When we close a branch we complete a detailed impact analysis which will include:

- How customers are choosing to bank with us.
- How often customers use the branch and how that usage is changing.
- Current services available in the branch and the branch opening hours.
- Assessment and check of alternative ways to bank including their proximity and accessibility. This is confirmed by a visit.
- Assessment of public transport, availability and frequency.
- Impact on our customers including those who may need additional support.

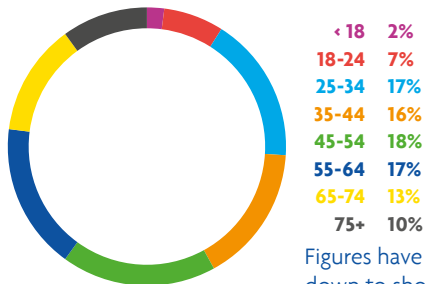
What this means for you

You can continue to use any other Halifax branch and the nearest alternative is Prestwich branch.

This document includes a summary of our review and provides details of alternative ways to access banking.

Radcliffe branch customers

Age of personal customers using branch



Branch details

**41 Blackburn Street
Radcliffe
Manchester
M26 1NR**

Monday 09:00 - 16:30
Tuesday 09:00 - 16:30
Wednesday 09:30 - 16:30
Thursday 09:00 - 16:30
Friday 09:00 - 16:30
Saturday 09:00 - 13:00

Branch facilities:

Cash machine inside branch Yes	Cash machine outside branch Yes	Talking cash machine Yes
Level access to branch Yes	Self Service Zone or machines Yes	Counter service Yes



How customers are using this branch

5% Counters at Radcliffe branch are 5% quieter than a year ago	18 of our customers use the branch on a regular weekly basis	510 of our customers use the branch on a regular monthly basis
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Branch usage compared to a year ago

Counter transactions	↓ 5%
Self Service Zone or machine transactions	↑ 7%
Cash machine transactions	↑ 3%

Branch usage compared to a typical Halifax branch

Customers using branch	↓ 31%
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Radcliffe customers are already banking in other ways

66% of personal customers using Radcliffe branch have also used other Halifax Branches

72% of customers using Radcliffe branch have also used other Halifax Branches, Internet Banking or Telephone Banking

21% of personal customers using Radcliffe branch have also used the Post Office®

Terms used in this document are explained further on page 3

Other ways for customers to do their everyday banking



Other branches nearby

You can use any other Halifax branch. To find your most convenient branch and their opening hours please search on the Branch Locator: halifax.co.uk/branchfinder

Nearest branch – Prestwich

4-8 Longfield Centre
M25 1AY
2.8 miles away

Cash machine inside branch	Cash machine outside branch	Talking cash machine	Level access to branch	Self Service Zone or machines	Counter service
Yes	Yes	Yes	Yes	Yes	Yes

Most used alternative branch – Bury District

29-33 The Rock
BL9 0JP
2.98 miles away

Cash machine inside branch	Cash machine outside branch	Talking cash machine	Level access to branch	Self Service Zone or machines	Counter service
Yes	Yes	Yes	Yes	Yes	Yes

Other nearby branch – Cheetham Hill

4-5 Union Terrace
M7 4ZH
4.88 miles away

Travelling to nearby branches

Nearest branch:

There are regular Metrolink trams from Radcliffe to Prestwich with a journey time of around 10 minutes.

Most used alternative branch:

There are regular Metrolink trams from Radcliffe to Bury with a journey time of around 10 minutes.



Other local banking services

Cash machines

We will not be maintaining our cash machine at the Radcliffe branch. Nearby free to use cash machines are listed below:

Bargain Booze – 10 Dale Street, M26 1AB **0.06 miles away**

TSB Bank – Market Place, M26 1PN **0.09 miles away**

Asda – Pilkington Way, M26 3DA **0.19 miles away**

To find your most convenient alternative free cash machine you can use the ATM Link Locator: www.link.co.uk/atm-locator

PayPoint

To find your most convenient PayPoint you can use the PayPoint Locator: www.paypoint.com

Post Office®

Customers can withdraw money or check their balance, as well as pay in cheques and money to their account at any Post Office®.



Nearest Post Office®

Radcliffe, 1 West Street, Radcliffe, M26 1PP

To find out more about the services available, your most convenient Post Office® and its opening times please visit the Post Office® website: www.postoffice.co.uk/branch-banking-services

Our Online Banking, Mobile Banking and Telephone Banking services give customers 24 hour access to their accounts, 7 days a week. In your local area broadband services will be available from multiple suppliers.



halifax.co.uk



0345 739 4959



Mobile Banking app



Branch colleagues



For further help before or after the branch closes:

Please come in and see us in any of our branches, contact your relationship manager or call us on 0345 739 4959. For any unresolved problems contact us using the details provided in **Our promise** shown at the bottom of page 3.

Terms used in this document explained

Terms	Definition
Counters quieter or busier than a year ago	Rolling year on year percentage change in counter transactions.
Customers using the branch on a regular weekly basis	The number of customers who transacted at the counter or Immediate Deposit Machine (IDM) in 48 out of 52 weeks in a 12 month period.
Customers using the branch on a regular monthly basis	The number of customers who transacted at the counter or IDM in 11 out of 12 months in a 12 month period.
Percentage of customers using the branch compared to a typical Halifax branch	The percentage of customers using the named branch compared to the average number of customers using a typical Halifax branch.
Percentage change in counter transactions	Year on year percentage change in customer counter transactions.
Percentage change in Self Service Zone or machine transactions	Year on year percentage change in customer Self Service Zone or machine transactions.
Percentage change in cash machine transactions	Year on year percentage change in customer cash machine transactions.
Percentage of customers who use this branch and other Halifax branches	The proportion of customers who use this branch and have also used a different branch in the last 12 months.
Percentage of customers who use this branch and have also used other Halifax branches, Online Banking or Telephone Banking	The proportion of customers who use this branch and have also used other Halifax branches, Online Banking or Telephone Banking in the last 6 months.
Percentage of customers who use this branch and also use the Post Office®	The proportion of customers who use this branch and have transacted in the Post Office® in the last 12 months.
Other branches nearby - distances	Based on the road distance between the closing and next closest branches. Source: Mapinfo – this software package measures distance between postcodes.
Cash machine distance	Measured on a straight line 'as the crow flies' basis between postcode of the closing branch and postcode of the cash machine.

Halifax is part of the Lloyds Banking Group. Lloyds Banking Group is a signatory to the Access to Banking Standard and the result of our local community engagement will be published in Part 2 of this document before the branch closes.

Do you need extra help?

If you'd like this in another format such as large print, Braille or audio CD please contact us.

If you have a hearing or speech impairment, you can contact us using the Next Generation Text (NGT) Service (available 24 hours a day, 7 days a week) or via Textphone on 0345 732 3436 (lines are open 9am to 5.30pm, seven days a week). If you're Deaf and a BSL user, you can use the SignVideo service available at halifax.co.uk/accessibility/signvideo

Our promise

Our promise is to do our best to resolve any problems you have. If you wish to complain visit your local branch or call 0800 072 9779 or 0113 366 0167. (Textphone 0800 389 1286 or 0113 366 0141, if you have a hearing impairment). For more information visit halifax.co.uk/contactus/how-to-complain

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Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service. Not all telephone banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information.

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Bank of Scotland plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628.

Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are also covered by the Financial Ombudsman Service.
Information correct as of December 2018



Protected