

Customer and Stakeholder Engagement: Denbigh

On 30 November 2022 we announced the closure of 114 branches, including our branch at Denbigh. The following provides detail of the stakeholder engagement we have undertaken, and feedback received, since our announcement.

Customer and stakeholder contact

On 20th and 23rd January, we wrote to all regular users of this branch. 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 Dr James Davies, Constituency MP and Gareth Davies MS, on 30 November 2022 to advise of our decision to close the branch and offered to meet to explain the reasons and how we would be supporting all our customers during this period of change.

At announcement we also wrote to a number of key stakeholders. These included:

- Post Office
- HM Treasury
- Cash Action Group
- CBI
- British Chambers of Commerce
- Which?

On 23 January 2023 our Local Director additionally wrote to the following key local stakeholders to advise of our decision to close:

- Jason McLellan, Denbigh Council Leader
- Jenny Barlow, Denbigh Parish Council
- Renee Salisbury, Post Office Area Manager
- Denbigh Library
- Age UK
- Citizens Advice
- Trussell Food Bank
- Home Start
- Age Connects

We published an Impact Assessment on our public website. The assessment provides 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. To view these reports just scan the QR code or visit <https://www.hsbc.co.uk/branch-finder>. Copies are also available in the closing branch.



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 Dr James Davies, Constituency MP and Gareth Davies MS, both of whom have since met separately with our Local Director, Wendy Morrice. In both meetings the support we are providing to customers, our vulnerable customer contact strategy, community tablet programme and community pop up events were discussed.
- General customer sentiment was sadness that the branch was being closed as they do not want to travel further to access branch services. The staff within the branch have been actively supporting these customers and discussing the counter services available at the Post Office along with other alternatives.
- We have been proactively speaking to customers at the branch about the different ways in which they can complete their transactions following the branch closure. Some customers we spoke to had not used the digital channels available before, we have explained the transactions that can be completed and supported customers to complete their banking during their visit using these channels.

Follow up action taken

- Our Local Director and Network Manager have met with the local Post Mistress to ensure they are aware of the closure and discuss the services provided to our customers.
- We have been supporting customers in setting up telephone and digital banking. The branch team have been speaking to customers who use the branch, educating them on how to navigate mobile and internet banking, which will enable them to complete transactions using these channels.

Information correct at the time of publication.

- We have offered customers the opportunity to attend a HSBC@Home session focused on alternative ways to bank. HSBC@Home is our 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 has been speaking with customers who have no access to a compatible device for online banking, about our community tablet programme. This programme supports customers getting online and educates them in how to navigate online and mobile banking.
- The branch team will be holding Pop Up events once the branch closes. Our branch experts will be on hand to offer important advice on how to reduce the risk of fraud on your account, give guidance and support on the different ways customers can do their banking, including the services available at the Post Office and help with queries about our products and services.

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/waystobank/>
- Contact us on 03457 404 404 (+44 1226 261 010 from outside the UK). Currently open 8am-8pm every day. Here you can:
 - Get help with your day-to-day banking enquiries
 - Talk to us about your closing branch
- Visit any HSBC UK Branch (branch hours can vary so please check our website before you visit at <https://www.hsbc.co.uk/branch-finder>)

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