

Customer and Stakeholder Engagement: Cromer

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

Customer and stakeholder contact

On 9 January 2023 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 Duncan Baker, constituency MP, 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 9 January 2023 our Local Director additionally wrote to the following key local stakeholders to advise of our decision to close:

- Council Leader
- Julie Chance, Clerk to the Parish Council
- Samantha Sansom, Post Office
- Local chamber of commerce
- Local library
- Age UK
- Alzheimer's Society
- Citizens Advice Norwich
- Citizens Advice North Walsham
- Community Money Advice
- Trussell Trust Food bank
- About with friends
- Age Concern
- Vision Norfolk

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

Information correct at the time of publication.

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 Duncan Baker, Constituency MP who has since met with our Local Director, George Hemstock. Duncan shared his concern and disappointment that the branch was closing and how this would impact his constituents. We shared details on how we would be supporting the community through the closure and alternative ways of banking. Our Impact Assessment was shared which is available on our public website.
- Councillor Tim Adams responded to our letter and has held a zoom meeting with Local Director George Hemstock. They discussed alternative channels available to customers, our leave behind strategy including pop up branches and confirmed that education sessions in schools in the area would continue to be available.
- General customer sentiment was disappointment that the branch was being closed and some have expressed further disappointment that another branch in the area is also closing. The staff within the branch have been actively supporting these customers and discussing alternative methods of completing transactions.
- Customers have shown concern about the members of staff in the branch and have been pleased to learn that the team would be relocating to other branches.

Follow up action taken

- Our Network Manager has engaged with the local Post Offices to ensure they are aware of the branch closure and the service they can provide to HSBC UK customers.
- 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 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.
- The branch have supported customers who have no access to a compatible device for online banking through our community tablet programme, ensuring they are able to get online and educating them in how to navigate online and mobile banking.
- 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 customers specific circumstances, for example, where they live or transport they use. This has allowed us to provide our customers with information on the services that may be suitable for them, such as the local Post Office or digital options available through mobile 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/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.