

ALAN MAK MP



HOUSE OF COMMONS

LONDON SW1A 0AA

Mr Stuart Gulliver
HSBC Group Chief Executive
8 Canada Square
Canary Wharf
London
E14 5AH

7 December 2016

Dear Mr. Gulliver,

RE: Proposed closure of HSBC Branch, 39 West Street, Havant, Hampshire, PO9 1LA

Like many local residents, I was very disappointed to learn today of your plans to close the HSBC branch in Havant on Friday 3 March 2017. I am writing to ask you to review and reverse this decision.

The HSBC branch is located in a successful and vibrant business community, which includes a number of independent shops who rely on the branch for a range of business banking services. The branch also provides personal banking services to many of Havant's residents, including a large number who are elderly or infirm, or who do not drive and would be unable to travel to your branch in Waterlooville.

Additionally, there will be a substantial group of HSBC customers in Havant who will not be able to access banking services online, and instead rely on face-to-face banking services at the branch.

The West Street branch is at the heart of the Havant Constituency, and is a popular, well-used local facility which is part of the fabric of Havant. It attracts customers into the area who will then visit other local businesses, and plays a key role in the day-to-day functioning of our local economy.

The long-term interests of HSBC and its shareholders lie in supporting local businesses and communities such as those in Havant, all of which require banking services and will remember the commitment shown to them by HSBC if you remain. At a time when the financial services sector must continue to work hard to regain public trust, I can see no better way than to operate at the heart of local communities like Havant serving local businesses and residents.

Your plans have prompted a strong sense of disappointment and anger amongst local residents and businesses, so I would be grateful if you could look again at this decision as a matter of urgency, including providing answers to the 13 questions attached to this letter. I look forward to speaking with your Deputy Regional Director for the South region, Mr Luke Harper, and other colleagues to discuss this issue further later this week.

Given the strength of public interest in this matter, I will be putting this letter and your reply into the public domain.

Yours sincerely,

Alan Mak MP

Member of Parliament for Havant

Havant • Bedhampton • Emsworth • Hayling Island • Leigh Park • Purbook • Stakes • Widley

T: 020 7219 6266

E: alan.mak.mp@parliament.uk

Tw: @AlanMakMP

F: www.facebook.com/AlanMakHavant

W: www.AlanMak.org.uk



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Questions Re: Proposed closure of HSBC Branch, 39 West Street, Havant, Hampshire, PO9 1LA

1. Please can you explain the reasons behind your decision to close the Havant branch of HSBC?
2. Why were Branch customers, local residents and businesses not consulted *before* this decision was made, and only notified after the decision was made?
3. In his letter to me, your colleague Luke Harper states that the bank is no longer generating the custom necessary to justify its continued operation. Please can you confirm that this closure decision hasn't been made purely on a statistical basis and that other factors, such as the Branch's importance to local businesses and residents, including many of whom are elderly, have been taken into account as well?
4. What steps can the local community take to ensure you reverse your decision? For example, if there were to be an increase in transaction volume at this branch, would this cause you to change your decision?
5. Will the local CEO/area manager, Branch manager and/or senior HSBC colleagues agree to the following meetings in order to explain and justify the closure decision to local residents, businesses and the wider community:
 - (a) A round-table meeting in the constituency chaired by Alan Mak MP with a group representing interested local stakeholders (for example, Havant Borough Council; customers including local residents and local businesses; and community groups);
 - (b) Drop-in advice sessions at the Havant branch where local residents and customers can share their concerns on a one-on-one or small group basis.
6. In the event that you choose not to respond to community concerns and maintain the decision to close the branch, I understand that HSBC operates a fleet of mobile banks. Can you ensure that a mobile bank would visit central Havant on a regular basis?
7. Please can you provide details of the measures you are putting into place to ensure that existing or potential customers are made aware of alternative banking facilities in the area should the Branch close? Will the existing ATM be retained?



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8. You have suggested that the nearby Post Office will be providing a range of services previously provided at the Branch if it closes. Please can you clarify exactly which services currently provided by the Branch will be available at the Post Office, and which will not?
9. Please can you reassure me that the closure of the branch will not lead to existing staff losing their jobs through compulsory redundancies? Please can you describe the steps you are taking to ensure that this is the case?
10. Please can you provide an outline (and a timeline) of the steps you will take should you move forward with the closure of the branch in March 2017?
11. Please can you confirm that if the Branch closes, HSBC will ensure that a new owner or occupier is found for the building, so that the community is not left with an empty, unused building? We do not want "empty buildings" in Havant.
12. Please can you confirm that residents who are concerned or who have questions can contact the local area manager directly via letter, email and telephone – and that every such enquiry will receive a personal reply? Please can you provide the name and contact details of the relevant HSBC representative that local residents and customers should direct their questions to.
13. Please can you confirm that HSBC will be adhering to all aspects of the Access to Banking Protocol, and provide details about how you will meet its requirements, including any impact assessments you have made? As you will know, the main high street banks including yours, consumer groups and Government have signed up to an industry-wide agreement to work with customers and communities to minimise the impact of branch closures.