

Mr Alan Mak MP
House of Commons
London
SW1A 0AA

30 December 2016

Dear Mr Mak

Thank you for your letter of 7 December 2016 addressed to Stuart Gulliver, our Group Chief Executive, regarding the closure of our Havant branch. I'm replying on Stuart's behalf.

I fully understand the disappointment this decision has caused you and your constituents, and am happy to address the concerns you have raised.

As you will be aware, and as advised in our letter to you of 7 December, the way in which our customer base banks has fundamentally changed in recent years. Telephone, mobile and internet banking usage has increased very significantly, with an inevitable knock-on effect on footfall within our branch network.

This means that there will be occasions where we have to make the difficult decision to close a branch. We made a very careful assessment of the sustainability of our branch in Havant, including a full study of customer activity and a review of the options available to us that might restore a healthy level of business.

The decision was only reached after an extensive evaluation of our research. This was not solely statistical, but included data on alternative facilities available, local travel options, parking facilities at alternative branches, and local access to cash and other services. There are a number of other banks in the area, a local Post Office, and HSBC is well represented with other branches located only a few miles away. Our decision to close the branch is final, and won't be reversed.

As mentioned in Luke Harper's letter to you of 7 December, we are particularly conscious of the impact a branch closure can have on the elderly and people with mobility issues. For this reason, our branch staff are identifying customers who have problems accessing banking facilities and providing them with advice and practical solutions where appropriate. This includes providing 1-1 appointments to discuss future banking needs, and resolving issues surrounding how these can best be achieved, talking through alternative ways of doing their banking e.g. automating pension, dividends or payments, setting up direct debits and standing orders and providing training on internet, phone banking and debit card use, including using the ATM for withdrawing cash.

Local residents and customers are more than welcome to share their concerns with branch staff, and receive similar advice. Customers can also contact the Branch Manager of our Waterlooville branch using the dedicated phone number provided in the closure notification and all complaints or enquiries will receive an individual response by the person most appropriate to handle the complaint.

HSBC Bank plc

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We did write to local stakeholders, such as Age UK Portsmouth, Havant Borough Council, Havant Citizens Advice and Hampshire Chamber of Commerce, with contact details for the Area Director, and offering to discuss their concerns in a meeting, should they so wish.

I can confirm there will be no compulsory redundancies as a result of the closure of Havant branch and staff will be transferred to alternative local branches.

I'm afraid we do not operate a fleet of mobile banks as you have suggested, so this is not a service we can offer.

In respect of the ATM at the branch, this will not be retained, as there remains access to fee-free cash machines at both NatWest and Halifax, within walking distance of the branch. There are a further 25 fee-free cash machines within a one mile radius.

Turning to the future of the building, we are in discussions with the landlord, but are fully supportive of your view that the premises do not remain unoccupied.

We will publish our Impact Assessment in relation to Havant branch prior to the closure of the branch, and this will be made available to all on the HSBC website.

Finally, I can confirm that HSBC does adhere to the Access to Banking Protocol, and for more information on banks application of the protocol, I would direct you to the independent report published by Russel Griggs OBE, which can be found at www.bba.org.uk/news/reports/access-to-banking-protocol.

As advised in our letter to you of 5 December, our Deputy Regional Director, Luke Harper, remains available to discuss any of these issues with you, should you so wish.

We are determined to do as much as possible to limit the impact of this closure on the local community, and we would be grateful if you could make us aware of any individual cases of difficulty that may be raised with you, so that we may do our utmost to arrange for appropriate assistance.

Again, I am sorry that we have had to take this very difficult decision, but I hope that I have explained the reasons for the closure of the branch, and addressed the additional points you have raised.

Yours sincerely



Scott Wilson
Senior Executive Complaints Manager