

Dear Deputy Tadier

Thank you for providing the opportunity to share views re the above subject.

Please could I request the panel to consider the following 2 points:

1. Validation of any rationale provided by the bank for closures (e.g. do statistics genuinely highlight a lack of footfall or are decisions actually driven by cost cutting/margin improvement).
2. Assurance that the Bank will provide full on-line functionality (e.g. LPA transactions currently have to be completed in-branch). Otherwise, full and transparent disclosure of those activities that will only be able to be completed in-branch.