

**WRITTEN QUESTION TO THE MINISTER FOR EXTERNAL RELATIONS  
BY DEPUTY H.M. MILES OF ST. BRELADE  
QUESTION SUBMITTED ON MONDAY 16th SEPTEMBER 2024  
ANSWER TO BE TABLED ON MONDAY 23rd SEPTEMBER 2024**

**Question**

“Further to the announcement by Lloyds Bank that it is to close its St. Brelade branch, will the Minister advise what communication, if any, he has had with Lloyds bank to discuss the support that will be provided to customers who will be negatively impacted by this closure, and whether any such support will be provided on an ongoing basis; and if he has not had any such communication, will he undertake to do so?”

**Answer**

The Minister, as well as the Chief Minister and senior government officers, have met the chief executive of Lloyds Bank International in recent weeks to discuss the closure of the St Brelade branch.

Although it is understandable that some customers will be disappointed by the closure of their local branch, it is important to recognise that such decisions reflect global changes to banking practices, most especially a significant decline in face-to-face transactions and a rise in internet banking.

As publicly stated by Lloyds, transactions at the St Brelade branch fell by almost a third between 2018 and 2023.

Lloyds have advised the Minister that they are in the process of contacting customers to inform them of the alternative banking services available.

Furthermore, the bank has informed the Minister that extra staff have been made available to help customers register for telephone and/or online banking, and that an open day is being planned during which customers will be able to bring their devices into the branch so they can be guided through the set-up process. Additionally, staff will be made available to visit the homes of more vulnerable clients to discuss their options and provide any further assistance.

The nearest free-to-use ATM is 50 metres away, and customers who prefer in-person banking will be able to continue to use the St Helier branch.