

Good Afternoon

In my opinion, the closure of the St. Brelade's Lloyds bank will have a negative impact on a lot of people in various age ranges. There are certain things that cannot be done online and have to be done in person, for example, setting up an account. Someone with an injury, or elderly, who cannot walk very far would not be able to access the Broad Street premises. Anyone else who can drive to take their children in to to set up their first accounts or switch to an adult account would need parking, Broad Street has no on site parking, the closest would be Sand Street. Town is now so sparse with parking that this will cause even more traffic, gridlocks and general upset over the situation and the Broad Street Bank is already very busy.

The St. Brelade branch is always busy from what I have seen. I actually used the branch recently to get documents certified and set up an account as this could not be done through the phone app or website, it had to be done in person. Which I will add, I do use internet banking, and I was unable to do what I needed, it required a trip in person. A few weeks ago, I had to go in to help my grandma set up a standing order as she does not having internet banking. She is too old to learn the technology and it would be very confusing for her. My grandma relies on this branch heavily for cash withdrawals, paying bills and to speak to tellers in person for help. The disabled bays and easy access are a blessing, as she cannot walk far without a struggle.

The vast majority of the comments on news articles on Facebook over this issue are negative, it is a bad idea in the eyes of the public and will cause further stress to islanders. Please have a look at them, and take those comments into account. I even saw a comment from a man who lives in Georgetown, St. Helier who prefers to drive across the entire island to visit the St. Brelade's branch, because it is easier than going to Broad Street which is right by him.

I have a few suggestions. If the branch absolutely has to go, then parking should be made specifically for the Broad Street branch. It absolutely has to have disabled bays and they have to be very close. Or the St. Brelade branch should be made the main hub, moving everything from Broad Street to it as it already has parking, and the St. Helier branch should be more of a quick in and out with machines and minimal staff. Or Lloyds should be offered a site that has parking for staff and customers in St. Helier at a different, easily accessible location.

Also I may add, that the stats by Lloyds are quite biased saying there has been a drop in customers, by including the years during Covid lock down, which we all know has affected every person and business one way or another. Just because less people use the service compared to a time when the economy was thriving does not mean that is still isn't an essential service. You can take a chair with four legs, remove a leg and it will still stand up, but if you apply too much pressure on it, it'll collapse. Think of the St. Brelade's branch as the leg that has been taken away, and Broad Street has to take on the rest of the load. It's going to be too much, in fact, they might even lose customers to a different bank as it's just too difficult to use Broad Street.