

Customer and Stakeholder Engagement: Stirling

On 30 November 2022 we announced the closure of 114 branches, including our branch at Stirling. The following provides detail of the stakeholder engagement we have undertaken, and feedback received, since our announcement.

Customer and stakeholder contact

On 20th and 23rd January, we wrote to all regular users of this branch. The letters advised customers of the reasons behind our decision and effective date of closure. They also provided customers with details of the nearest alternative HSBC UK branch, alternative ways to continue to access their usual banking services and how to access the closure Impact Assessment.

We wrote to Alyn Smith, constituency MP and Evelyn Tweed MSP, on 30 November 2022 to advise of our decision to close the branch and offered to meet to explain the reasons and how we would be supporting all our customers during this period of change.

At announcement we also wrote to a number of key stakeholders. These included:

- Post Office
- HM Treasury
- Cash Action Group
- CBI
- British Chambers of Commerce
- Which?

On 23 January 2023 our Local Director additionally wrote to the following key local stakeholders to advise of our decision to close:

- Heart to Heart
- Cancer Research
- Shelter Store

We published an Impact Assessment on our public website. The assessment provides further details on the reasons behind our decision, the information used, the nearest HSBC UK and Post Office branches, alternative ways to bank and how to contact the bank for additional support. To view these reports just scan the QR code or visit <https://www.hsbc.co.uk/branch-finder>. Copies are also available in the closing branch.



Posters have been displayed at the branch with information on the nearest HSBC UK branch and cash machine as well as the nearest Post Office counter.

We provided extensive training to our branch teams in order that they could fully support both personal and business customers with accessing alternative ways to bank. Following this training our branch staff have been proactively engaging with customers, particularly those who are reliant on the branch services, to help them look at the alternatives that are available, including the services provided by the Post Office.

We have also been engaging with the nearest Post Office counters to the branch to ensure they know we are closing, are aware of the services they can provide to our customers and to address any queries or concerns they may have in meeting the needs of our customers.

Customer and stakeholder reaction/feedback

- We have written to Alyn Smith, constituency MP and Evelyn Tweed MSP, and there has been no further correspondence.
- The local foodbank, Start Up Stirling responded to our letter to advise of their sadness at the closure as we have worked closely together through community funding and staff volunteering days. They were pleased to learn that our Network Manager, Nick Grew, who they have worked with previously is remaining with HSBC UK.
- General customer sentiment was disappointment that the branch was being closed. In some cases, customers have taken the decision to move their account to an alternative provider. The branch staff have given them information on how they can do this through the Current Account Switching Service.
- Customers have highlighted that the distance to alternative branches will have a significant impact on them. The staff within the branch have been actively supporting these customers and discussing the counter services available at the Post Office along with other alternatives.

Follow up action taken

- Our Local Director, Julie Dempsey, has been in contact with the Local Post Offices and is looking to arrange a meeting to ensure they are aware of the closure and the support they can provide to HSBC UK customers.
- We have offered customers the opportunity to attend a HSBC@Home session focused on alternative ways to bank. HSBC@Home is our digital education programme and has been designed to educate and upskill customers on a range of topics from digital tools and services to fraud and financial fitness.
- The branch team will be holding Pop Up events once the branch closes. Our branch experts will be on hand to offer important advice on how to reduce the risk of fraud on your account, give guidance and support on the different ways customers can do their banking, including the services available at the Post Office and help with queries about our products and services.

- The branch has supported customers who have no access to a compatible device for online banking through our community tablet programme, ensuring they are able to get online and educating them in how to navigate online and mobile banking.

Contacting the bank after closure

Following the closure of this Branch, if you have any questions or need advice on how to access our services, you can contact us in the following ways:

- Visit us at <https://www.hsbc.co.uk/waystobank/>
- Contact us on 03457 404 404 (+44 1226 261 010 from outside the UK). Currently open 8am-8pm every day. Here you can:
 - Get help with your day-to-day banking enquiries
 - Talk to us about your closing branch
- Visit any HSBC UK Branch (branch hours can vary so please check our website before you visit at <https://www.hsbc.co.uk/branch-finder>)

Braille, Large Print and Audio copies of this document can be provided upon request.