

**Notes of a Public Meeting to discuss the closure of Lloyds Bank in Billingshurst.**  
**Thursday 18 January 2018, 6pm**  
**at Billingshurst Centre**

**Present**

Parish Councillors: A Grant (Parish Council Vice Chairman in the Chair), B Barnes, D Homer, Miss S Kingston, R Margetts, A Pearson, J Perks (from Minute 06/18), K Peters, B Spicer and Mrs S Wilson.

County Cllr Mrs A Jupp

District Cllr N Jupp

G Burt, Clerk to the Council

Approximately 30 Members of the Public

**Introduction**

Cllr A Grant, the Vice Chairman of Billingshurst Parish Council welcomed all those present, and explained that it was not a meeting of the Parish Council, but had been organized by the Council to discuss the closure of the village's branch of Lloyds Bank with their representatives. Unfortunately, Lloyds had chosen to *call off*, and asked the Council's Clerk to give the background. The Clerk explained that the meeting had been organized before Christmas, and this date was the one convenient to the Manager of the Horsham Branch. The previous day he had been telephoned by someone in London, saying they would rather not come but would be happy to meet Cllrs privately. The Clerk advised that he thought, in their own interests, they ought to attend, and thought he had persuaded them to come after all. The afternoon of the meeting, the same person rang the Council office to say they wouldn't be coming at all, which was confirmed in an e-mail. The Clerk then read this out and the office's reply:

*From: Harris, Matthew (Group Public Affairs (L), Group Corporate Affairs)*  
*[mailto:Matthew.MF.Harris@lloydsbanking.com]*

*Sent: 18 January 2018 15:16*

*To: Billingshurst Parish Clerk <clerk@billingshurst.gov.uk>*

*Subject: RE: Lloyds Meeting*

*Dear Mr Burt*

*Thanks for your time when we spoke yesterday.*

*Further to our conversation yesterday, I just tried to give you a call, and you were in a meeting, so I am sending an email instead. As discussed yesterday, our preference is not to attend a public meeting, but to meet representatives of the council privately, in our branch or at your offices.*

*At this meeting, my colleagues would listen to everything that the council has to say about residents' concerns about the proposed closure of our Billingshurst branch, and would answer questions in detail. Anything that was said at the meeting – and any papers circulated at it – could be shared by the council with residents.*

*We have written to all of the customers of our Billingshurst branch, and have put posters in the branch to alert customers to the closure. Any customer who comes into the branch is reminded of the closure by the colleague who serves them and is offered a chance to sit down and discuss it more fully one-to-one, so we are fully open to meeting all customers who wish to discuss the closure of this branch, rather than attending a public meeting.*

*That notwithstanding, I appreciate that the parish council is meeting tonight to discuss the council's stance on this closure, in consultation with residents. Attached is the Branch Review document that we have published on our website (<https://www.lloydsbank.com/assets/media/pdfs/contact-us/LBG-Branch-Review-Billingshurst.pdf>). This can be shared in full with residents (including at the meeting tonight), and is a public document, which answer in full any questions that councillors or residents may have about the closure of this branch. Should you have any further queries after the meeting, then please do not hesitate to contact me, and I shall ensure that they are answered.*

*I would be most grateful if you could please come back to me with some dates and times that would suit you for the meeting between the council and us, if you would like to go ahead with that.*

*Regards*

*Matthew*

*Matthew Harris  
Public Affairs Manager  
Group Public Affairs, Group Corporate Affairs  
LLOYDS BANKING GROUP - HELPING BRITAIN PROSPER  
T: | E: [matthew.harris1@lloydsbanking.com](mailto:matthew.harris1@lloydsbanking.com)*

*Lloyds Banking Group, 25 Gresham Street, London, EC2V 7HN*

*From: Billingshurst Parish Clerk  
Sent: 18 January 2018 15:45  
To: 'Harris, Matthew (Group Public Affairs (L), Group Corporate Affairs)' <[Matthew.MF.Harris@lloydsbanking.com](mailto:Matthew.MF.Harris@lloydsbanking.com)>  
Subject: URGENT - LLOYDS BANK MEETING  
Importance: High*

*Dear Mr Harris,*

*My name is Liz Berry and I am Mr Burt's assistant, in fact it was me that answered the telephone to you a short while ago when you called. Mr Burt was not in a meeting, he is due in the office shortly.*

*The Parish Council has widely advertised this meeting and members of the public (along with the press) are very likely to turn up. To only receive a formal notification of non-attendance on the afternoon of the meeting giving us absolutely no opportunity to notify residents will put the Council in a very difficult position and will understandably anger residents (who are already very concerned about the branch closure) even further.*

*Having spoken to Mr Burt over the telephone just a few minutes ago, we request that someone from Lloyds Bank attend the meeting this evening at 6.00pm as planned.*

*Thank you*

*Liz  
On Behalf of*

*G C Burt  
Clerk to the Council  
Billingshurst Parish Council  
01403 782555  
clerk@billingshurst.gov.uk  
www.billingshurst.gov.uk*

The Clerk then spoke to the Chairman of the meeting, Cllr A Grant, and they concurred that, due to the lateness of the hour in getting it known that the meeting was cancelled, the meeting proceed, so as to give residents the opportunity to air their views and for the Parish Council to hear them.

Prior to inviting comments, Cllr A Grant, so as to ensure balance in the absence of the Lloyds' representatives, read out some extracts from Lloyds' information leaflet, citing the reasons for closure.

### **Discussion**

Resident: The reason for the closure is all down to profit; profit over customers.

Resident: Of course less people are visiting branches; the opening hours are shorter and they keep changing them.

Resident: The Post Office is always manic.

Resident: There was 3 banks; if one had stayed it would be busy.

Resident: Lloyds cite 3 buses every 1/2 hour + frequent trains to Storrington & Cranleigh. *[Storrington has never had a railway station and Cranleigh closed in 1965.]*

Cllr R Margetts: How will the branch in Horsham cope with all these displaced customers? The branches in the village don't just help their own customers but those of others. We bailed out the banks and this is how they repay us. It will greatly affect small businesses; some will have to close whilst they go and get change/do their banking at the

mobile van. How long before the Storrington branch closes? The whole district will have to go to Horsham for their banking.

Resident: Have banks thought about the effect of their closures on the community?

Cllr A Grant: The Post Master had attended the meeting the previous week (to discuss Natwest's closure) and referred to documents produced by the various banks, setting out what customers could still do at the Post Office. He stated that Barclays had never briefed the PO branch on what their specific requirements were. The Post Office was having to ask banks what their requirements were.

Cllr R Margetts: Commented on the security implications of the P.O. dealing with so much more cash etc.

Cllr Miss S Kingston: NatWest would not be leaving their ATM. We must ask Lloyds too. Where are charities and volunteers supposed to go with their heavy change? Many self-employed in the village are paid in cash.

Cllr A Pearson: Was surprised at the figures quoted by Lloyds; he felt that they actually showed why the branch should be kept. He said Larry Fink, an American financial executive and Chairman and CEO of BlackRock, an American multinational investment management corporation, had recently written to many CEOs, reminding them about their social obligation. Some were only interested in profit, not others and had no social responsibility.

M Sheath: Feared a sense of decline in the village. Customers won't come into the village. He was a Barclays customer and would have moved to another branch if one had remained. Getting cash will be very difficult in the future. He had attended the recent Wednesday Luncheon Club where everyone was concerned. Everyone will have to go to Horsham for their banking.

Cllr K Peters: The Lloyds leaflet referred to remaining ATMs at NatWest and Barclays (!) when in actual fact only one will remain – Sainsburys.

Resident: What about non-Lloyds customers who use their ATM?

Resident: Had lived in the village for 63 years. They always used the ATMs. Money drawn out of ATMs in Horsham will then be spent in Horsham. Billingshurst is growing.

Resident: Letters promoting ISAs say pop into your local branch.

Resident: Is there a lift in the Horsham branch? Yes!

Resident: Bank info. implies all customers want to bank online. No they don't. Lies!

Cllr A Grant: Does anyone know if Lloyds own or lease their building?

Cllr Miss S Kingston: the ATM at Tesco Express is unreliable. Is there a limit as to the amount that go into the ATM at Sainsburys? Both her children, due to bad experiences, refuse to bank online. We still use cash.

Resident: We use more cash in the UK than in any other countries.

Councillor Mrs A Jupp: Apart from being a Lloyds customer, as WSCC Cabinet Member for Member for Adults and Health, she was worried about the lack of consultation – not one of the banks said they had consulted with older people; this could lead to yet more social isolation. She had spoken to the Branch Manager, and got the impression that banks don't talk to each other. She hoped the Council would write to the banks saying that what they are doing is disappointing.

Resident: Spoke of social isolation. Many of their neighbours are also carers, who have to do banking for their dependents. They can't leave their dependents to go to Horsham to do their banking.

Mrs H Barnes: She and her husband had written to the M.P. ,CEO and Chair of Lloyds to which few responses had been received, let alone answers. Even HM The Queen replies to letters! Very disappointed to see no one here from Lloyds.

Cllr A Grant: Commented on the inaccuracies in the Lloyds leaflet about transport links to other towns, including the ½ hourly trains to Horsham. It doesn't mention the lengthy walks at each end. Bus services were also not as frequent or short as suggested.

Resident: Asked about days and times of the Mobile Bank promised?

Cllr A Grant: Lloyds will publish mobile visiting times.

Cllr B Barnes: Three empty buildings all on the High St will not help the village. Why can't banks work together?

Cllr R Margetts: Many businesses have been helped by banks to get going. Having no banks doesn't give much confidence to new businesses thinking of moving to the area or starting up. Many residents had talked of stating a Credit Bank / Union. (Ref. Burley?)

Resident: Had the Chamber of Commerce been active on the matter?

Cllr A Pearson: It was a conspiracy to close all three within a short period of time. We should write to the Banking Ombudsman. We should open our own bank.

Cllr D Homer: Had lived in the village for 80years and there had always been 2 banks here. Lloyds had moved to a larger branch such was the demand. Many voluntary groups e.g. scouts and guides would be adversely affected as they all dealt predominantly with cash. If you have to go to Horsham to bank, the parking fees will be another cost to bear.

It was scandalous, the village is growing. People will have less reason to visit the village centre.

Resident: Had written to the County Times.

Mrs H Barnes: Was due to speak to Southern Counties radio the following day to tell them how the meeting went.

Cllr B Spicer: Banked with Lloyds; visited their Storrington branch that day which was on a bus route to the south and Horsham was on a bus route to the north. He had spoken to Santander. Disappointed that residents won't have an opportunity to challenge Lloyds decision.

The Clerk: Reported that following a suggestion made at the meeting the previous week with NatWest, he had contacted Metrobank to ask them to consider opening a branch in the village. Although they had declined he was impressed that they had responded so quickly and with a phone call.

Mrs S Edwardes: Had contacted Santander about opening in the village and they had said no. Looked forward to learning of days, times and duration of mobile visits. With the savings the banks will make, perhaps they could buy a mobile van that raised and lowered so no steps were required.

Cllr J Perks: Agree with all the comments made. The information in the leaflet produced by the banks was poor and inaccurate. They seemed to be purely focused on profit. They lacked social responsibility. Was interested in solutions such as a Credit Union and banks sharing premises. More ATMs were needed. Perhaps we should organise a sit-in. He thought that the community might have to make a commitment to supporting say the last branch in the village if one could be persuaded to stay.

Cllr K Peters: Sainsburys offer cashback; Tesco Express do not.

Cllr A Grant: All banks were signatories to the Access to Banking Standard. *On the Impact Assessment, which the banks have to produce for each closure: Impact Assessments will be split into two parts with the reasons for closure being available to customers at least 12 weeks in advance of the closure of the branch, and the second part being published once the bank has finished its post announcement engagement with customers and stakeholders. This will set out what issues were raised and what the bank has done to mitigate them.* He looked forward to seeing this latter document.

Cllr A Grant: Thanked everyone for attending.

*The meeting closed at approximately 7pm.*