Branch Review.

The opening hours of our Watford branch at 40 High Street, Watford, WD17 2BS are changing from 30 August 2024.

The opening hours of Watford branch are changing.

The way customers bank with us is changing. Over 95% of transactions are now being made using mobile, online and other ways to bank, instead of in our branches. And more customers than ever are using our Video and Telephone Banking service. We remain committed to face-to-face services across the country, and over 90% of our customers are within a 20 minute drive to a branch, or location of a Money Confidence Expert. But we want our services to reflect the current and future needs of our customers, so we're adjusting the hours of our quieter branches so we're open when customers use the branch most. And we'll be using the additional time when we're not open to support customers in other ways. In the branches where we're adjusting the opening hours we've seen:

- Less than 1% of our customers are impacted by the change in opening hours.
- Less than 1% of our customers use the branches regularly during the hours they will now be closed.
- 84% of our customers who use the branches during the hours they will now be closed, also use another TSB branch or channel.
- 27% of our customers who use the branches during the hours they will now be closed, also use a Post Office.

We're here to support customers through these changes. If your branch has an external cash machine, we will continue to offer this service 24/7, even on the days the branch is not open. You can also use the same counter services in any of our other branches. This leaflet explains details of the change in opening hours.

How we made our decision.

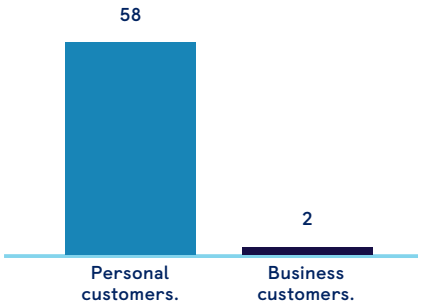
We always look carefully at the impact of changing our opening hours. Before we make a decision we consider how the reduction in opening hours will impact how customers use the branch:

- How customers use the branch now.
- The current in-branch services available.
- Other ways our customers choose to bank with us.
- Local banking alternatives such as Post Office branches.
- How customer's use of the branch has changed over time.
- The impact on customers who may need extra support.

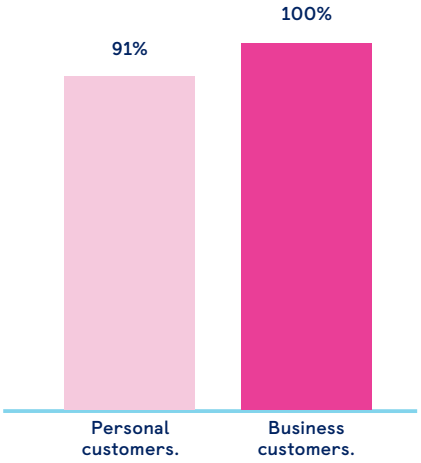
In our Watford branch, here's what we found.

How customers who use the branch during the hours it will now be closed, are banking with us.

Number of our customers who use the branch during the hours it will now be closed.



Percentage of our customers who also use another TSB branch or channel.



Feedback from the local community is important to us.

If you are a member of the local community and would like to contact us about these changes, you can use this **form** to log your details and someone will be in touch with you. If you are a personal banking customer you can also call us on **03459 758 758**, or if you're a business banking customer call us on **0345 835 3858**.

New opening hours in our Watford branch.

Watford branch:

Address:

40 High Street, Watford, WD17 2BS

Telephone number: **01923 229 291***

Opening times*

Monday	9.00am – 4.00pm
Tuesday	9.00am – 4.00pm
Wednesday	10.00am – 4.00pm
Thursday	9.00am – 4.00pm
Friday	9.00am – 4.00pm
Saturday	9.00am – 1.00pm
Sunday	Closed

✘ Cash machine inside	✔ Cash machine outside	✔ Counter service
✘ Self-serve deposit machine inside	✘ Self-serve deposit machine outside	✔ Wheelchair access

* Telephone number available during branch opening hours. Counter service hours may be different from the branch opening hours and some branches may close at lunchtime. If you need to visit a branch, please check the opening hours at **tsb.co.uk/branch-locator**

What other ways can you bank with TSB?

If you would like the convenience of not travelling to a branch, there are lots of other ways you can bank with us. And you can still have the reassurance of someone to talk to face-to-face when you want to.

Manage your everyday money.	**Chat to us about the bigger things.**	**Get cash out or pay money in.**
Check your balance, make payments, pay in cheques, or chat to us 24/7 quickly, easily and securely online.	Our Money Confidence Experts are ready to chat to you about achieving your goals or helping with money challenges using our Video Banking service.	To get cash you can use any high street bank cash machine, Post Office, Banking Hub, TSB branch, Pod or Paypoint free of charge. You can pay in cash or cheques at any TSB branch or Post Office.
Find out more about Mobile Banking at **tsb.co.uk/mobile** or **tsb.co.uk/business/mobile** Find out more about Internet Banking at **tsb.co.uk/online** or **tsb.co.uk/business/online**	You can book a Video or Telephone Banking appointment 7 days a week, Monday – Friday 8am to 8pm, Saturday 9am to 5pm and Sunday 10am to 2pm. Find out more and book an appointment at **tsb.co.uk/appointments**	Find a TSB branch, Pod or Banking Hub at **tsb.co.uk/branch-locator** Find a Post Office at **tsb.co.uk/postoffice** or **tsb.co.uk/business/postoffice** Find a Paypoint at **consumer.paypoint.com**

Worried about something? Get in touch now.

When it can't wait, maybe because you're worried about fraud, have a problem with a card or payment or a money challenge, our contact centre teams are on hand to help. You can chat to us online using our mobile banking app at **tsb.co.uk/help** or call us on **03459 758 758**, or if you're a business customer **0345 835 3858**.

Post Office services.

You can use most Post Office branches for the following services:

As a personal banking customer, you can use most Post Office branches to:

- Withdraw up to £200 if you have an ATM card.^
- Withdraw up to £500 with a debit card.^
- Check your balance.
- Pay† in cash and cheques to your account.

As a business banking customer+, you can use most Post Office branches to:

- Withdraw cash using your business debit card.^
- Check your balance.
- Pay† in cash and cheques to your account.
- Exchange cash using the Post Office Change Giving service.

^ Daily individual debit / ATM card cash machine withdrawal limits will apply. You may need to make multiple withdrawals to reach your card limit.

† Cash deposit limits will apply. Personal customers can deposit cash using an ATM/debit card and PIN, or a pre-printed pay-in slip and TSB branded envelope. Business customers can deposit cash using a debit card and PIN or a pre-printed pay-in slip and TSB branded envelope. To deposit cheques, a pre-printed slip and TSB branded envelope is required.

+ Charges may apply for deposits and withdrawals.

Closest Post Office branches.

165 The Harlequin, Watford, WD17 2WH

0.3 miles from Watford branch

✔ Counter service

✔ Wheelchair access

145 The Parade, High Street, Watford, WD17 1NA

0.3 miles from Watford branch

✔ Counter service

✔ Wheelchair access

These are the closest Post Office branches with wheelchair access. To find other Post Office branches and check opening times and services, visit **tsb.co.uk/postoffice**

Post Office information correct at time of print, please check for your convenience.

Closest cash machines.

Here are the closest free cash machines to our Watford branch:

Under 0.1 miles, Halifax, 23-27 High Street, Watford, WD17 2HF	Under 0.1 miles, Barclays, 62-64 High Street, Watford, WD17 2BT
Under 0.1 miles, Yorkshire Building Society, 8 The Parade, Watford, WD17 1AD	0.10 miles, NatWest, 72-74 High Street, Watford, WD17 2GZ
Under 0.1 miles, Santander, 26 The Parade, Watford, WD17 1EE	0.13 miles, Lloyds Bank, INTU Shopping Centre, Watford, WD17 2UB

For further information go to **link.co.uk/atm-locator** Cash machine information taken from the LINK website and correct at time of print.

Cash Access UK Banking Hub services.

Cash Access UK are opening Banking Hubs across the UK so that vital cash and banking services can be provided where they are needed most. The Banking Hubs are shared by UK banks and are open to customers for everyday personal and banking services. Banking Hubs have a Post Office counter to let you deposit and withdraw cash. Where there's a TSB Money Confidence Expert available at a Banking Hub you will be able to get help with other banking services:

- Withdraw cash.
- Deposit cash and cheques.
- Making bill payments.
- Check your balance.

For more information on services, including which Banking Hubs have a TSB Money Confidence Expert available, go to **tsb.co.uk/bankinghubs**

To find out more about Cash Access UK go to **cashaccess.co.uk**

PayPoint Closest Paypoint services.

There are Paypoints in convenience stores across the UK where you can get cashback without making a purchase and make bill payments. The closest Paypoint services to our Watford branch are:

- Sansetive Food Centre, 43-45 Market Street, Watford, WD18 0PN
- Makkah Food Stores, 65 Chester Road, Watford, WD18 0RG

For more information go to **consumer.paypoint.com**

Support for vulnerable customers.

There are many reasons you may need us to work with you differently, either now or in the future. You may need extra support with your wellbeing, a life event, or because you find yourself in a vulnerable situation. If you're not able to travel to a TSB branch, and you'd like more support with your banking, or you'd like to chat to us about these changes, you can:

- Call our Watford branch on **01923 229 291***
- Chat to us online at **tsb.co.uk/help**
- Call us on **03459 758 758** if you're a personal banking customer
- Call us on **0345 835 3858** if you're a business banking customer

There's also more information on how we can support you at **tsb.co.uk/support**

*Telephone number available during branch opening hours.

We're still here to support you.

We'll write to you before the changes to let you know what's happening. And we'll write to you again after the changes, to make sure we continue to support you.

For more information, chat with us in branch, or call us on **03459 758 758** if you're a personal banking customer, and **0345 835 3858** if you're a business banking customer. You can also read more about all the ways you can bank with us in our Handy Guide, which is available in branch or visit **tsb.co.uk/our-branches**

Easy ways to bank with us.

Service	Mobile Banking App	Internet Banking	Telephone Banking	Cash Machines†	Pop-ups	Pods	Post Office	Banking Hubs (with a Money Confidence Expert)^
Personal customers								
Check your balance	✔	✔	✔	✔	✔	✔	✔	✔
Recent transactions	✔	✔	✔	✔	✔	✔		✔
Make payments and transfers to your own and other accounts*	✔	✔	✔	✔	✔	✔		✔
Make payments and transfers to other UK bank accounts*	✔	✔	✔	✔	✔	✔		✔
Manage Direct Debits and set up and manage Standing Orders	✔	✔	✔		✔	✔		✔
Manage text alerts		✔	✔		✔	✔		✔
Pay your bills	✔	✔	✔	✔	✔	✔	✔	✔
Order a debit card or replacement PIN	✔	✔	✔		✔	✔		✔
Freeze your card	✔							
Unlock or change your PIN				✔		✔		
Withdraw cash – with or without a receipt				✔		✔	✔	✔
Cash deposits				✔		✔	✔	✔
Cheque deposits	✔			✔			✔	✔
Business customers								
Check your balance	✔	✔	✔	✔	✔	✔	✔	✔
Recent transactions	✔	✔	✔	✔	✔	✔		✔
Make payments and transfers to your own and other accounts*	✔	✔	✔		✔	✔		✔
Make payments and transfers to other UK bank accounts*	✔	✔	✔		✔	✔		✔
Manage Direct Debits and set up and manage Standing Orders	✔	✔	✔		✔	✔		✔
Manage text alerts		✔	✔		✔	✔		✔
Pay your bills	✔	✔	✔		✔	✔	✔	✔
Order a debit card or replacement PIN	✔	✔	✔					✔
Unlock or change your PIN				✔		✔		
Withdraw cash – with or without a receipt				✔		✔	✔	✔
Cash deposits				✔		✔	✔	✔
Cheque deposits	✔			✔			✔	✔
Post Office Change Giving							✔	✔

† This includes cash machines and multi-functional machines.
^ For Banking Hubs with no TSB Money Confidence Expert present, the services available will be the same as those listed for the Post Office. To check Banking Hub locations and services available go to **tsb.co.uk/bankinghubs**
* Payments and transfers at Pop-ups are online transactions only.

Glossary.

Percentage of transactions that were made through mobile, online and other ways to bank.	Percentage of total transactions that were made through mobile, online and other ways to bank, between March 2023 - February 2024.
Regular branch users during the hours of closure only.	Total percentage of TSB customers that used the branch 48 weeks out of 52 weeks between March 2023 - February 2024 during the hours it will now be closed and no other time.
Percentage of total TSB customers that used the branch only during the hours it will now be closed, and also used another branch or channel.	Percentage of TSB customers that used the branch at least once between March 2023 - February 2024 during the hours it will now be closed and no other time of the week, and also used another TSB branch or channel.
Total percentage of customers that used the branch only during the hours it will now be closed, that also used a Post Office.	Total percentage of TSB customers that used the branch at least once between March 2023 - February 2024 during the hours it will now be closed and no other time of the week, that also used a Post Office.
Percentage of customers who live within a 20 minute drive of a TSB location.	Total percentage of TSB customers who live within a 20 minute drive of a TSB branch, Pod, Pop-up or Banking Hub. Correct at time of print.
Counter Service.	We will show if the TSB branch has in-branch counter service.
Wheelchair access.	We will show if the TSB branch has wheelchair access, and this may be assisted access or non-assisted access.
Mileage to closest Post Office branch.	Shortest distance by road from the TSB branch that is reducing hours postcode, to the closest Post Office branch postcode calculated using Google Maps. Post Office information taken from **postoffice.co.uk/branch-finder** and correct at time of print.
Post Office Counter Service.	We will show if the nearest Post Office to the TSB branch that is reducing hours has an in-branch counter service. Information where available has been taken from **postoffice.co.uk** where available and correct at time of print.
Post Office Wheelchair access.	We will show if the nearest Post Office to the TSB branch that is reducing hours has wheelchair access, and this may be assisted access or non-assisted access. Information where available has been taken from **postoffice.co.uk** and correct at time of print.
Closest free cash machines to TSB branch.	Distance from the TSB branch postcode to the six closest free cash machines calculated using **link.co.uk/consumers/locator** and correct at time of print.
Closest PayPoint services.	Nearest PayPoint stores calculated using **consumer.paypoint.com** to the TSB branch postcode, correct at time of print.
Vulnerable Customers.	The FCA's definition of a vulnerable customer can be found at **fca.org.uk**
Post Office Change Giving.	A service that allows business customers to exchange notes into coins and £5 notes.
Our products.	Information on all our products can be found at **tsb.co.uk**

Information correct at time of print.

Need some extra help to do your banking? This might be due to physical or mental wellbeing or a life event. We're here to support you. Let us know what you need by calling **03459 758 758** or **0345 835 3858** for business banking customers, chat to us in the Mobile Banking App, or visit us in branch. This information is available in large print, braille and audio. Ask in branch or call us on **03459 758 758** (lines are open from 8am to 8pm, 7 days a week), or **0345 835 3858** for business banking customers (lines are open Monday to Friday 8am to 6pm, Saturday 9am to 2pm).

If you have a hearing or speech impairment you can call us using the Relay UK service. Type '**18001**' before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit **www.relayuk.bt.com** to read how they manage your data.

Not all Telephone Banking and Business Telephone Banking services are available 24 hours, 7 days a week. Calls may be monitored or recorded. If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **+44 203 284 1575** or **+44 203 284 1576** for business banking customers. TSB Bank plc. Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland No. SC95237. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration No. 191240.

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