



Mr Angus Ashworth
Kirkbymoorside Town Council
Crown Square
Kirkbymoorside
York
YO62 6AY

Dear Mr Ashworth

I am writing to let you know that HSBC has announced the planned closure of 62 of its UK branches. As part of this we have taken the difficult decision to close the HSBC branches in Easingwold and Kirkbymoorside, which are located within your area, on Friday 16 June 2017.

The move to close the branches announced today is in response to a significant change in customer behaviour in personal banking. Over the past five years, the number of customers using HSBC branches has fallen by almost 40%. 93% of customers' contact with the bank is now completed via the telephone, internet or smartphone, and 97% of cash withdrawals are made via an ATM.

We have chosen to announce all our remaining planned closures for 2017 in order to be fully transparent to our staff, customers and the communities we serve. The decision to close branches will ensure a more sustainable branch network for the future as we continue to invest in our digital platforms and our people.

We have no intention to close any further branches in 2017 and this marks the end of our branch restructuring programme.

We have informed our colleagues at the branches and, wherever possible, we will work with them to find them alternative opportunities with us. Posters will be displayed in the branches giving details of the closure, and we will be writing to each of our customers of Easingwold and Kirkbymoorside branches on Monday 20 March 2017 providing them with more information about the closure and the alternative banking services available to them.

Following the closure, we will automatically transfer the administration of our customers' accounts to our York, Parliament Street branch. In addition, there are other HSBC branches at Thirsk, Malton and Ripon and all HSBC and first direct personal current account customers can access their bank account at Post Office branches for cash withdrawals, cash deposits, cheque deposits and balance enquiries. We have also reached an agreement with the Post Office to enable business customers with a debit card to pay in and withdraw cash and check their balance, additionally they can deposit cheques using a credit slip and HSBC envelope. The nearest Post Office to Easingwold is located at Market Place, Easingwold, York, North Yorkshire YO61 3AA and

the nearest Post Office to Kirkbymoorside is located at 25 Market Place, Kirkbymoorside, York, North Yorkshire YO62 6AA.

Our main priority is ensuring that we are aware of any difficulties faced by our customers. With this in mind, our branch staff are available to talk through the many alternative ways of banking and will take steps to proactively contact customers who may have problems accessing alternative banking facilities. In these cases we can offer one-to-one appointments providing advice and practical solutions, including training on telephone and internet banking where appropriate. If any cases of difficulty are raised with you, I would be grateful if you could bring them to my attention so that we can do our utmost to arrange for appropriate assistance.

I hope that this helps to explain this decision and sets out how HSBC will provide assistance to our customers affected by the closure. If you would like to discuss any of the points raised above, please do not hesitate to contact me on 07771 840249 or by email on markbulmer@hsbc.com. If you would prefer to discuss these issues during a meeting, I would be more than happy to do so.

Yours sincerely



Mark Bulmer

Area Director Retail Banking and Wealth Management