

Chelmsford

Impact Assessment - Part 2
December 2025

Change to branch opening hours feedback –

how we responded and supported our customers

The **co-operative** bank

Communicating this change to our customers

We contacted customers who had transacted in the branch in the previous 12 months, via letter or email.

	Letters	Emails
Personal customers	707	1823
Business customers	27	119

Branch notices

Across our branch network we displayed new opening hours and alternative ways for customers to access cash when the branch is closed.



Impact assessments

Impact Assessments were uploaded to the Bank's website explaining the proposed changes and alternative ways to bank when branches are closed.

An Access to Cash assessment completed by LINK in line with our Regulatory responsibilities was also published on the Bank's website. This information outlined that our proposed changes do not result in a cash deficiency within the area, due to the range of alternative options available including Post Offices, ATMs, other Banks.

Branch

We discussed the proposed changes with customers who visited the branch. We offered assistance with registering for and using alternative channels including online and mobile banking.

Vulnerable customers

We have proactively engaged with vulnerable customers both by telephone and during branch visits, to discuss the proposed changes to branch opening hours.

Our engagement with vulnerable customers allowed us to explain the proposed changes and identify any specific needs that may arise as a result of these changes.

We discussed the different options available, to ensure that the needs of vulnerable customers were met and that these customers continue to feel supported throughout the change.

Our commitment is to provide ongoing support and engagement to vulnerable customers. We do this by understanding and addressing individuals needs and concern both in the lead-up to and following the implementation of the new opening hours.

Total number of vulnerable customers who transact in the branch	Total number of vulnerable customers that were successfully engaged via telephone or spoke to during branch visits	Total percentage of customers successfully contacted
118	65	55.1%



Communicating this change with the local community

We informed the following stakeholders of the proposed changes in branch opening hours.

Stakeholders contacted via emails -

EastofEngland@fsb.org.uk

admin@ageukrbh.org.uk

marie.goldman.mp@parliament.uk

Stakeholders contacted via mailings -

Chelmsford City Council, Civic Centre, Duke Street, Chelmsford, CM1 1JE

Citizens Advice Chelmsford, Burgess Well House, Coval Lane, Chelmsford, Essex, CM1 1FW

Essex Chambers of Commerce, 34a Star Lane, Great Wakering, Essex, SS3 0FF



Feedback from our customers

Customer feedback	Customer complaints
3	0

The majority of feedback received from customers was disappointment about the reduced opening hours, with some highlighting the personal impact this would have on their ability to carry out day-to-day banking.

When discussing the impact of the changes with customers, colleagues have taken time to understand individual customer needs and explained the support available to them. This has included:

- Alternative ways to bank outside of branch opening hours, such as online and mobile banking
- The options available to access cash through local Post Offices and ATMs
- The range of services available by telephone banking, which offers extended opening hours.

Colleagues have referred customers to the information provided in the Branch Impact Assessments.

We remain committed to supporting customers and will continue to engage with customers to address personal concerns both before and after the new opening hours are introduced.



Feedback from stakeholders

Community stakeholders were notified of the proposed changes to the branch opening hours at the same time as customers.

Our communication included a link to the Branch Impact Assessment, which outlines the rationale for the changes, included data on customer branch usage and provided a summary of the alternative ways customers can complete their banking when the branch is closed.

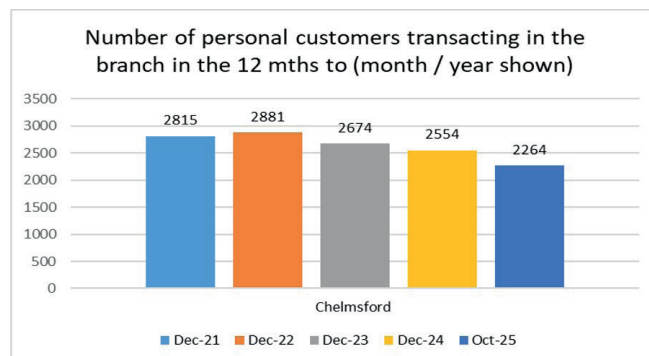
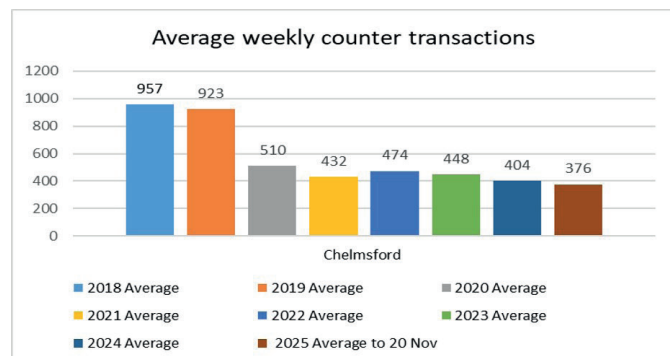
We also shared a link to the Access to Cash assessment completed independently by LINK. This assessment confirmed the changes to opening hours did not create any deficiency in cash access in the local area due to the availability of other facilities.

Stakeholders were invited to contact the Bank to discuss the impact of our changes on the local community they represent and the range of alternative ways to bank when the branch is closed. No responses or feedback were received following our engagement.

Latest update of customers using the branch

We have continued to monitor the trends of customers using the branch following publication of the original Impact Assessment. The bar-charts below show the latest available data as at the time of publication.

The data confirms that the average weekly counter transactions completed by personal and business customers, and the number of personal customers transacting in the branch, have continued to reduce compared to prior years.



Next steps

Following a review of the above feedback and the continued reduction in branch usage identified through the Branch Impact Assessments, we will be proceeding with the proposed change to opening hours with effect from **5 January 2026**.

If you have any questions, concerns or would like guidance on the alternative ways to bank, before or after the changes have been implemented. Please do not hesitate to speak to a member of staff either in branch or via telephone and we will ensure you receive the support you need.

The **co-operative** bank
Ethical then, now and **always**

Please call 03457 212 212~ (lines open Monday to Friday 8am to 6pm, Saturday and Sunday 9am to 5pm) if you would like to receive this information in an alternative format such as large print, audio or Braille.

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No: 121885). Registered office: 1 Balloon Street, Manchester, M4 4BE. Registered in England and Wales (Company No: 990937).

*Calls to 03 numbers from a UK landline cost up to 16p per minute and from a mobile cost between 3p and 65p if outside any inclusive minutes. Charges for calls made outside of the UK will be determined by your network provider. Calls may be monitored or recorded for security and training purposes.