



Helen Whately MP  
House of Commons  
London  
SW1A 0AA

29 October 2015

Dear Ms. Whately

I am writing to let you know that we have taken the difficult decision to close the HSBC branch in Faversham, which is located within your constituency, on the 5 February 2016 at 3.30pm.

We have made this decision with great reluctance, but after a careful analysis of the branch's commercial viability it was clear that it is no longer generating the custom necessary to justify its continued operation. As I'm sure you will appreciate, customer banking habits have changed dramatically in recent years, with many customers now using branches where they work or using the 24 hour convenience of telephone, mobile and internet banking. In response to these changing patterns we need to ensure that our branches are in the right locations and we invest in the development of our internet and mobile facilities. Unfortunately that means that we sometimes have to close branches to ensure our network remains fit for purpose.

We will be writing to each of our customers of Faversham branch on the 29 October 2015 advising them of the closure. Our main priority will be to ensure that we are aware of any difficulties faced by our customers and that our customers' banking needs will be catered for in the best possible way. With this in mind, our branch staff will be available to talk through the many alternative ways of banking which are open to our customers, and will take steps to proactively contact customers who may have problems accessing alternative banking facilities. In these cases we will offer them one-to-one appointments to provide customers with advice and practical solutions, including training on phone and internet banking where appropriate.

I also want to stress that the closure will not result in any of our people becoming redundant – all of the Faversham staff will be redeployed to other branches.

*Continued overleaf...*

**HSBC Bank plc**

South and East Regional Office, 3<sup>rd</sup> Floor, Global House, High Street, Crawley, RH10 1DL

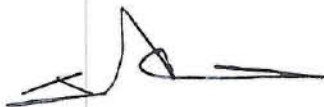
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Following the closure we will automatically transfer the administration of our customers' accounts to our Canterbury branch which approximately 9 miles away. This branch has longer opening hours, customer meeting rooms, self-service cheque and cash deposit facilities and additional staff to assist with our customers' banking needs. In addition, there are additional branches located at Sittingbourne and Whitstable and all HSBC and first direct personal current account customers can now access their bank account at Post Office® branches. As a result, customers will now be able to use the Post Office® located at East Street, Faversham, Kent ME13 8AA which is within walking distance of the closing branch; for cash withdrawals, cash deposits, cheque deposits and balance enquiries.

I hope that this letter helps to explain the reasoning behind this very difficult decision and how HSBC will provide assistance to our customers affected by the closure. If any individual 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.

If you would like to discuss any of the points raised above, please do not hesitate to contact my PA on 03455 845999 who will pass your concerns on to me. If you would prefer to discuss these issues during a meeting, I would be more than happy to do so.

Yours sincerely



Jonathan Byrne  
Regional Director

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