

Bath Road, Cheltenham

Branch Review



Our branch at Bath Road is closing on 13 December 2019.

What you need to know

We know the way many of our customers do their banking is changing. 2.5 million of our customers now choose to bank online, with over 1 million accessing their account on our mobile app. To make sure we can respond to the changing needs of our customers, we're continually looking at how we can invest in our branch and digital services so we have the right branches in the right locations.

We've looked carefully at our Bath Road branch at 164 Bath Road, Cheltenham, Gloucestershire, GL53 7NF, and how it is used, and we've taken the decision to close it. This Branch Review will explain the reasons why we're closing this branch and other ways you can bank with us. And our Partners are always on hand if you'd like to chat to them in person.

About Bath Road branch

Opening times	Address	0 Cash machines inside the branch	1 Cash machines outside the branch	0 Deposit Machines	This branch has counter service
Monday 09.00 – 17.00 Tuesday 09.00 – 17.00 Wednesday 09.00 – 17.00 Thursday 09.00 – 17.00 Friday 09.00 – 17.00 Saturday 09.00 – 13.00 Sunday Closed	164 Bath Road, Cheltenham, Gloucestershire, GL53 7NF Branch Tel 01242 584 825 Branch Manager Steve Hall				This branch has level access

What does this change mean for you

There are a number of other branches you can visit, including High Street below, which is 0.8 miles away from the closing branch. To find the branch most convenient for you, please go to tsb.co.uk/branch-locator

About High Street branch

Opening times	Address	0 Cash machines inside the branch	1 Cash machines outside the branch	0 Deposit Machines	This branch has counter service
Monday 09.00 – 17.00 Tuesday 09.00 – 17.00 Wednesday 09.00 – 17.00 Thursday 09.00 – 17.00 Friday 09.00 – 17.00 Saturday 09.00 – 17.00 Sunday Closed	153 High Street, Cheltenham, Gloucestershire, GL50 1DQ Branch Tel 01242 226 622 Branch Manager Matthew Belcher				This branch has level access

How to get to the closest branch

16 minutes **5 minutes** **Yes** **No**

You can also use our branch at Bishops Cleeve at 38 Church Road, Bishops Cleeve, Gloucestershire, GL52 8LR.

Additional support for those who need it

Our Branch Manager and local Partners are taking great care to help customers with the changes. If you need additional support, please let our Partners know and they'll help you find the most convenient way to do your banking. They can talk to you about keeping your financial details safe, explain how you can bank online or at your local Post Office®, and arrange for you to meet the team at another branch. You can also find out more about accessibility at tsb.co.uk/accessibility

Our Partners are also offering 'Get me started' appointments which will help you register for and use online, mobile and telephone banking. Please ask one of our Partners if you'd like to find out more.

Your closest Post Office®

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

- withdraw money
- check your balance

Both personal and business banking customers can also:

- pay in cash and cheques to your account

To check this Post Office® has the facilities you need, visit postoffice.co.uk/branch-finder

Address

170 Bath Road,
Cheltenham,
Gloucestershire
GL53 7NF

Opening hours

Monday	08.30 – 17.30
Tuesday	08.30 – 17.30
Wednesday	08.30 – 17.30
Thursday	08.30 – 17.30
Friday	08.30 – 17.30
Saturday	08.30 – 12.30
Sunday	Closed

This Post Office® is about 60 feet from our Cheltenham, Bath Road branch.

Closest cash machines

Here are the closest free cash machines to our Bath Road branch.

- 0.02 miles: Natwest, 151 Bath Road, Cheltenham, GL53 7LT
- 0.03 miles: Sainsburys, 135/137 Bath Road, Cheltenham, GL52 7LT
- 0.04 miles: Midcounties Co-Op, 192 Bath Road, Cheltenham, GL53 7NE

Local branches, local decisions

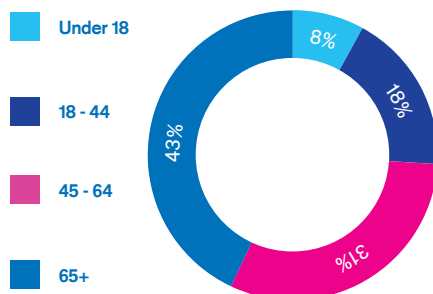
Before we reach a decision to close a branch, as part of our commitment to the Access to Banking Standard, we carry out a full local review to understand the impact the closure may have on the community. The review includes:

- how customers use the branch now
- the current in-branch services available
- the impact on customers who may need additional support
- local banking alternatives such as Post Office® branches
- how customers use of the branch has changed over time
- other ways our customers choose to bank with us
- whether we own or lease the branch building
- the public transport services available in the area

We will also be talking with key members of the local community about the closure and we will publish details in our Community Engagement summary six weeks before the closure. You can read this Branch Review and the Community Engagement summary at tsb.co.uk/our-branches

About our customers

Age of our branch customers



How our customers are using Bath Road branch



16

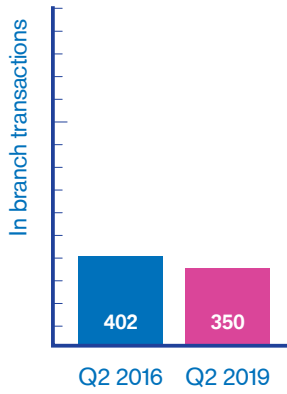
of our customers visit us regularly each week



180

of our customers visit us regularly each month

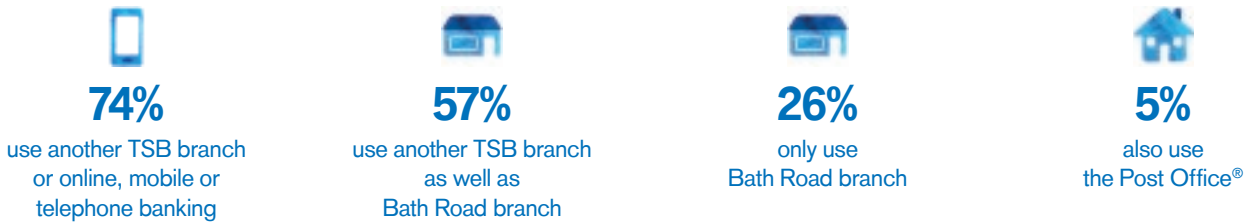
How branch transactions have changed



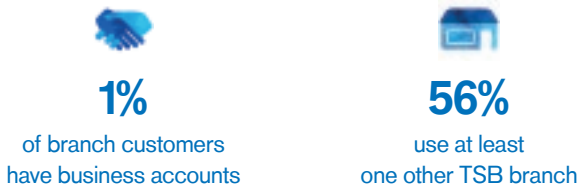
How are they using the branch now compared to last year?



How else do they bank with TSB?



What about Business Banking customers?



Other ways to bank with us

Personal Customers

 [tsb.co.uk](https://www.tsb.co.uk)
Register for internet banking

 **0345 975 8758**
Call a TSB Partner

 [tsb.co.uk/mobilebanking](https://www.tsb.co.uk/mobilebanking)
Mobile Banking App

 Find a branch to suit you at [tsb.co.uk/branch-locator](https://www.tsb.co.uk/branch-locator)

Business Customers

 [tsb.co.uk/business](https://www.tsb.co.uk/business)
Register for internet banking

 **0345 835 8758**
Call a TSB Partner

Terms used in this document

Term used	Definition
Access to Banking Standard	This is the standard we follow for branch closures that the Lending Standards Board oversee
Branch Review	The document we use to explain the local information we've gathered about the closure
Community Engagement	The document that summarises the key local stakeholders we've spoken with about the closure
Accessibility	How we reference the availability of Braille, hearing loops, large print, level access and other services that we use to aid customers who need additional support
Additional support	Customers who need additional support with the closure such as those who find travel difficult or need help to register for online banking or other local services
Age of our customers	Number of our customers within four age ranges
Customers visiting us regularly each week	Number of customers transacting in the branch at least 24 out of 26 weeks in the first 6 months of 2019
Customer visiting us regularly each month	Number of customers transacting in the branch at least 5 out of 6 months in the first 6 months of 2019
Percentage change in the number of customers using the counters	Change in the number of Personal and Business customers using the counter in October 2017 to March 2018 compared to October 2018 to March 2019
Percentage change in cash machine withdrawals	Change in the number of Personal and Business customers using the cash machines in October 2017 to March 2018 compared to October 2018 to March 2019
Percentage change in online and mobile banking	Change in the number of Personal and Business customers transacting in branch that have also accessed Internet Banking in October 2017 to March 2018 compared to October 2018 to March 2019
How branch transactions have changed	The average number of counter transactions carried out per week in branch during Q2 2016 compared to Q2 2019
Percentage of customers that use another TSB branch, or online, mobile or telephone banking	The number of customers who have used any other TSB branch, or accessed their account online or through our telephone banking service between October 2018 and March 2019
Percentage of customers that use another TSB branch as well as the closing branch	The number of customers who use this branch and any other TSB branch between October 2018 and March 2019
Percentage of customers who only use the closing branch	The number of customers who have only used this branch between October 2018 and March 2019
Percentage of customers who also use the Post Office®	The number of customers who use the Post Office® as well as a TSB branch between October 2018 and March 2019
Percentage of customers who have business accounts	The number of our customers who have Business accounts
Percentage of business customers who use a least one other TSB branch	The number of business customers who use this branch and any other TSB branch between October 2018 and March 2019
Counter service	We will show if this closing branch or the nearest alternative branch has in branch counter service
Level access	We will show if this closing branch and the nearest alternative branch has level access
Distances to closest branch	This is the walking or driving distance from the closing branch postcode to the closest branch postcode
Distances to closest cash machines	This is the straight line distance from the closing branch postcode to the nearest cash machine postcode

Details correct to the best of our knowledge at time of print August 2019, but please check for your convenience. For more information about our decision to close this branch, please visit tsb.co.uk/our-branches

If you'd like this in another format such as large print, Braille or audio please ask in branch.

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on **0345 835 3843** (lines open from 7am to 11pm, 7 days a week).

If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **+44203 284 1575**

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