

Cross Street Branch Closure Review



Our Cross Street branch is closing in December

We've put together this guide to share with you how we've made the decision and let you know about other ways to bank with us.

We've noticed the way our customers like to do their everyday banking is changing. And we've used this information to help us decide what changes to make.

To make sure we're offering our customers the right services in the right places, we're investing £250 million in our branches and digital services. We'll be improving some branches to offer better digital technology and opening some new ones, but this does mean closing some too.

Following a careful and full review, we'll be closing our Cross Street branch in December. There are a number of other branches you can visit, the closest one will be TSB's new flagship branch at 21 Market Street, Arndale Centre, Manchester, M1 1WR which opens in December. You can also use our branch at 574 Stockport Road, Longsight, Manchester, M13 0RQ. This guide will tell you more about the review and our Partners are always on hand if you'd like to speak to them in person.

About the branch



Opening times

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 – 16.00
Sunday	Closed



Address

36 Cross Street
Manchester
M2 7AQ

Branch Manager

Gaye Barrow



What's available



0

ATMs inside
the branch



0

ATMs outside
the branch



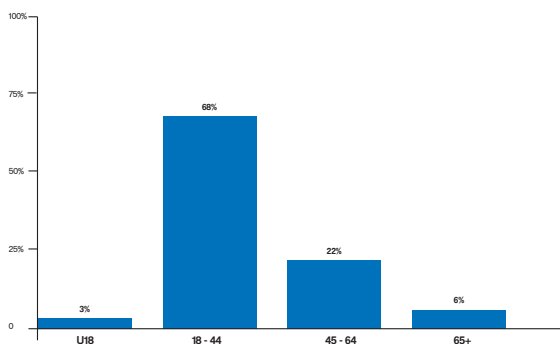
0

Deposit
Machines

This branch may close at lunch time.
Please visit tsb.co.uk/branch-locator to check.

About our customers

Age of our branch customers



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



12%

decrease in the
number of transactions
over the counter



N/a

decrease in ATM
withdrawals



37%

increase in online and
mobile banking

How else do they bank with TSB?



96%

use another TSB branch
or online, mobile or
telephone banking



77%

use another TSB branch as well as
Cross Street branch



4%

only use
Cross Street branch



23%

also use
the Post Office®

What about Business Banking customers?



2%

of branch customers
have business accounts



83%

use at least
one other TSB branch

Your closest branch from Cross Street will be Market Street, Manchester



Closest branch

21 Market Street
Arndale Centre
Manchester
M1 1WR

Opening times

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

How can I get there?

- It's 0.5 miles from our Cross Street branch
- That's about a 5 minute walk

This branch may close at lunch time.
Please visit tsb.co.uk/branch-locator to check.

All distances quoted are approximate, based on the postcode shown.

Other ways to bank with us

Personal banking customers



tsb.co.uk



our Mobile
Banking App



0345 975 8758



tsb.co.uk/business



0345 835 3858

If you're not already registered for online banking, go to tsb.co.uk to find out more.

Your closest Post Office®

If you're a personal banking customer, you can also use most Post Office® branches to:

- withdraw money
- check your balance
- pay in cash and cheques to your account

Please check with the Post Office® that the facilities you require are available at this branch.

Post Office® details correct at time of print.
Visit postoffice.co.uk/branch-finder for more information.
Post Office® is a registered trademark of Royal Mail.

Address

26 Spring Gardens
Manchester
M2 1BB

Opening hours

Monday	09.00 – 18.00
Tuesday	09.30 – 18.00
Wednesday	09.00 – 18.00
Thursday	09.00 – 18.00
Friday	09.00 – 18.00
Saturday	09.00 – 17.30
Sunday	Closed

It's 0.2 miles from our Cross Street branch

Details correct to the best of our knowledge at time of print 08/2017, 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).

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Cross Street Branch Closure Review



We talked to the local community about closing our Cross Street branch

We have been speaking to the local community about the impact of the closure of Manchester, Cross Street and how we can help customers with this transition.

<h3>Who we spoke to</h3>	<h3>What was said</h3>
<ul style="list-style-type: none">• The office of the local Member of Parliament, Lucy Powell MP• Representatives of the City Centre Ward of the Manchester City Council• Manchester Chamber of Commerce• Local Federation of Small Businesses• Local Citizens Advice Bureau	<ul style="list-style-type: none">• TSB was asked about the impact of the closure on the area and on those customers who are most vulnerable to branch closures.• TSB was questioned on the distance to the nearest ATM.• TSB was also asked about what the closure will mean for TSB Partners who work at the Manchester, Cross Street branch.

What we've done

- We've written to our customers to let them know about the closure and the different ways they can bank with us. This information is available in our Manchester, Cross Street branch, as well as online.
- TSB has an arrangement with the Post Office. Personal customers are able to use any Post Office branch which offers financial services, including the local branch on Spring Gardens, to check their balance, make cash withdrawals and make cash and cheque deposits.
- Partners in our Manchester, Cross Street branch have been chatting to customers, including those who are most vulnerable to branch closures – answering questions, discussing concerns, giving advice on alternative travel arrangements and how they can get to other branches and alternative ATMs. TSB is also offering customers 'Get Me Started' appointments, which help customers register for and use online, mobile and telephone banking.
- There will be no job losses as a result of this change.

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