

# Closing Branch Review (Part 1) – Todmorden branch



Following an in-depth review, this branch will close on 28th September 2023

**Background and decision** - The world is becoming more digital than ever before and more of our customers are doing their everyday banking online. With more customers choosing to use digital ways to bank and manage their money, visits at this branch have fallen. As a result, we've made the difficult decision to close it.

**What this means for you** - We're still here to support you and there's a number of ways you can do your everyday banking with us - online, on your mobile, over the phone or at a Post Office®. You can use any of our branches and the nearest alternative is the Burnley branch. And after the branch closes we'll have a Community Banker visit this area. They can offer support and guidance on the ways you can bank with us. Read on to find out more, and for a summary of our review. Following engagement with the local community, an overview of the feedback we receive will be given in our Closing Branch Review Part 2.

## Todmorden branch

**12-14 Halifax Road  
Todmorden  
West Yorkshire  
OL14 5AE**

Monday	09:00 - 15:00
Tuesday	09:00 - 15:00
Wednesday	09:00 - 15:00
Thursday	09:00 - 15:00
Friday	09:00 - 15:00
Saturday	Closed
Sunday	Closed

### Branch facilities:

- ✓ Cash machine inside branch
- ✓ Level or ramp access to branch
- ✓ Broadband is available in the postcode of the closing branch.
- ✓ Cash machine outside branch
- ✓ Self Service Zone or machines
- ✓ Talking Cash machine
- ✓ Counter service

**Note:** branch opening hours are subject to change - please check [halifax.co.uk/branchfinder](https://halifax.co.uk/branchfinder) for up to date opening hours.

## How we made our closure decision

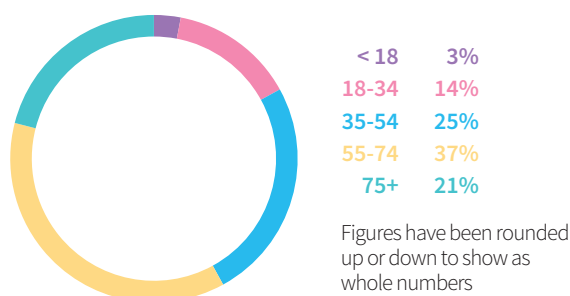
When we close a branch, we complete a detailed impact analysis which includes:

- How customers are choosing to bank with us
- How often customers use the branch and how that usage is changing. This includes looking at trends in the year to January 2023 and the four previous years
- Current services available in the branch and the branch opening hours
- Assessment and check of alternative ways to bank including their proximity and accessibility – this is confirmed by a visit
- Assessment of public transport, availability and frequency
- Assessment of Broadband availability
- Impact on our customers including those who are vulnerable or may need additional support
- We've shared the closure plans for this branch with LINK who on behalf of the Cash Action Group have independently assessed the access to cash needs of the local community

By regularly reviewing our branches we can make sure we respond to our customers' changing needs.

## Todmorden branch customers

### Age of personal customers using branch

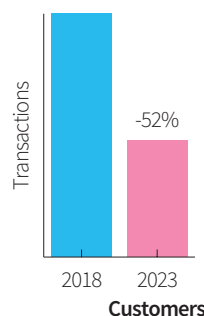


## Regular monthly branch usage

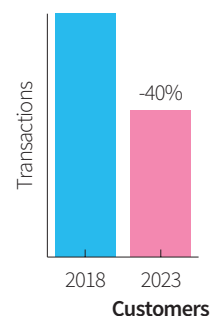
**215** of our customers used the branch regularly in 12 months to January 2023.

## How customers are using this branch

**Branch transaction changes over the past 5 years (based on January of each year)**



**Cash machine transaction changes over the past 5 years (based on January of each year)**



## Todmorden customers are already banking in other ways

- 38%** of customers using Todmorden branch have also used other Halifax Branches
- 72%** of customers using Todmorden branch have also used other Halifax Branches, Online Banking or Telephone Banking
- 33%** of customers using Todmorden branch have also used the Post Office®

Terms used in this document are explained on the 'Details on the statistics in this document' page

## Other ways you can continue to bank with us

### The nearest alternative branches to Todmorden branch

To find your most convenient alternative branch and its opening hours please visit [halifax.co.uk/branchfinder](https://www.halifax.co.uk/branchfinder)

#### Burnley

17-19 Curzon Street  
Charter Walk Shopping Centre  
Burnley  
BB11 1BB

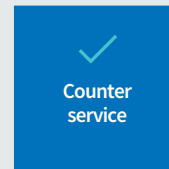
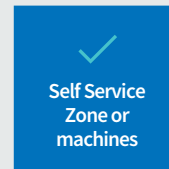
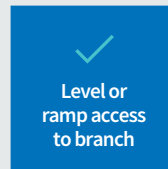
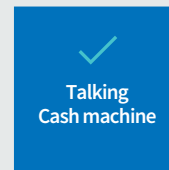
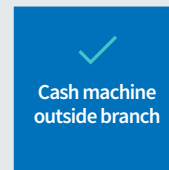
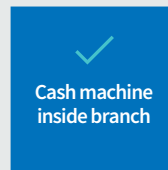
Monday	09:00 - 17:00
Tuesday	09:00 - 17:00
Wednesday	09:00 - 17:00
Thursday	09:00 - 17:00
Friday	09:00 - 17:00
Saturday	09:00 - 13:00
Sunday	Closed



This branch is **8.51 miles away** from the Todmorden branch.

#### How you can get to this branch

There are regular direct buses to Burnley with a journey time of around 45 minutes.



**Note:** branch opening hours are subject to change - please check [halifax.co.uk/branchfinder](https://www.halifax.co.uk/branchfinder) for up to date opening hours.

#### Rochdale

Halifax House  
6-14 Yorkshire Street  
Rochdale  
Lancashire  
OL16 1EJ

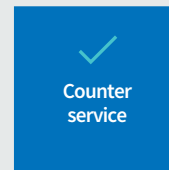
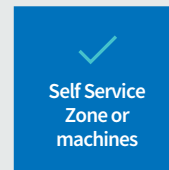
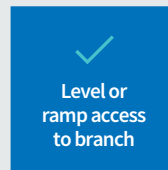
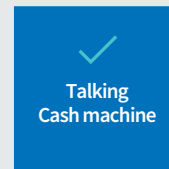
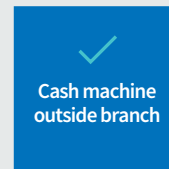
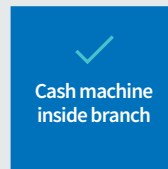
Monday	09:00 - 17:00
Tuesday	09:00 - 17:00
Wednesday	09:00 - 17:00
Thursday	09:00 - 17:00
Friday	09:00 - 17:00
Saturday	09:00 - 15:00
Sunday	Closed



This branch is **8.77 miles away** from the Todmorden branch.

#### How you can get to this branch

There are regular direct buses to Rochdale with a journey time of around 45 minutes.



**Note:** branch opening hours are subject to change - please check [halifax.co.uk/branchfinder](https://www.halifax.co.uk/branchfinder) for up to date opening hours.

### Online Banking

Register for Online Banking and manage your accounts 24/7, 365 days a year. To register, just go to [halifax.co.uk](https://www.halifax.co.uk), visit a branch or call us. If you need help using the internet, we've partnered with Digital Helpline to offer free one to one guidance over the phone. They can help you learn how to use the internet for banking and much more. Just call them on 01135 184 060 from Monday to Friday between 9am to 5pm. Sign Video services are available if you use British Sign Language. Visit [digitalhelpline.signvideo.net](https://www.digitalhelpline.signvideo.net)

With Online Banking, you can:

- Check your balance and review and download statements
- Transfer money and pay bills
- Open new accounts
- Register your mobile for text alerts.

We'll never get in touch to ask you to move money to another account, for your personal details - or to take control of a computer. Digital Helpline won't do this either.

### Mobile Banking

Register for Mobile Banking, and do all your banking basics securely where and when it suits you, including paying in cheques using your device's camera. Find out more at [halifax.co.uk](https://www.halifax.co.uk)

With Mobile Banking, you can also sign up for text alerts to let you know when your balance reaches a limit you set. You must be signed up for Online Banking beforehand.

### Telephone Banking

Our automated service is available 24/7. If you need to speak to us in person our friendly advisers are just a phone call away.

To register for Telephone Banking call us:  
**0345 720 3040** – Advisers available 8am-8pm everyday.

With Telephone Banking, you can:

- Access all your accounts during the same call
- Check balances, recent transactions and order statements
- Transfer money and pay bills
- Open new accounts
- Order cards, PINs, cheque books or personalised pre-printed paying in books
- Cancel or hear details of your direct debits and amend standing orders
- Register for Online Banking and Mobile Banking.

### Community Banker

In the run up to the branch closure branch staff will be on-hand to offer support and guidance on the ways you can bank with us. Plus, after the branch closes we'll have a Community Banker visit this area. They'll also be able to offer support and guidance on the ways you can bank with us. Over the coming months our branch staff will be able to let you know more about our plans for a Community Banker and how long they'll be in the area. We'll also keep [halifax.co.uk/communitybanker](https://www.halifax.co.uk/communitybanker) up to date with this information.

How a Community Banker can help:

- Guide you through the ways you can bank with us.
- Support with account enquiries.

## Other local banking services in your community

### Post Office®

You can deposit cheques into your current and savings accounts using a cheque envelope from a Halifax branch or Post Office and a personalised pre-printed paying-in slip – which you can order in a Halifax branch or over the phone.

To pay in cash, you can use your debit card and PIN or a personalised pre-printed paying-in slip. You can also make free cash withdrawals, typically £300 limit at the counter but limits may vary, and ask to check your balance.

Deposits made at the Post Office® using a personalised paying-in slip (cash deposits limit is £1,000) will take at least one additional day to credit to your account. Deposits made using a debit card and PIN will have a limit of £2,995 each calendar month. For joint account holders the monthly limit applies to each cardholder.

The nearest Post Office to Todmorden branch is:

**Todmorden**, 7 Brook Street, OL14 5AJ

To find out more about the services available please visit [halifax.co.uk/postoffice](https://www.halifax.co.uk/postoffice) To find your most convenient Post Office and its opening times, please visit [postoffice.co.uk/branch-finder](https://www.postoffice.co.uk/branch-finder)



### Cash machines

We'll be closing the cash machine at the Todmorden branch, but nearby free-to-use cash machines are listed below:

**One Stop**, 7-11 Bridge Street, OL14 5AQ, **0.03 miles away**

**Todmorden News Centre**, 15 Bridge Street, OL14 5AQ, **0.05 miles away**

**Morrisons**, Rochdale Road, OL14 6NU, **0.26 miles away**

To find your most convenient alternative free cash machine you can use the ATM Link Locator: [www.link.co.uk/atm-locator](https://www.link.co.uk/atm-locator)

### PayPoint

To find your most convenient PayPoint you can use the PayPoint Locator at [www.paypoint.com](https://www.paypoint.com)

## We're here to help and support you before and after the branch closes



Call us on  
0345 720 3040



Speak to one  
of our branch staff



If we can't resolve  
your problems

Contact us using the details  
available in this document

### Engaging with the local community

As part of the closure announcement, we plan to contact the following key members of the community and organisations to help us further understand what the impact of the branch closure will be:

- Craig Whittaker MP for Calder Valley
- Banking Team and Senior Representatives from the Post Office
- Post Office Area Manager responsible for nearest three Post Offices to our closing branch
- Ruth Buckley-Salmon from National Federation of Sub Postmasters
- Rossendale Citizens Advice Bureau
- West & North Yorkshire Chamber of Commerce
- Hayley Gunn-Bruce at Mental Health UK
- Laura Clark and Stephanie Ferries at Alzheimer's Society
- Ellie Michael at Age UK

## ! Details on the statistics in this document

The statistic	How we measured this
Customers using the branch on a regular monthly basis	The number of customers who transacted at the counter or Immediate Deposit Machine (IDM) in 11 out of 12 months ending January 2023.
Branch transactions	Total transactions undertaken at the counter or Immediate Deposit Machine.
Branch transaction changes over the past 5 years	The percentage change in customer branch transactions: -At year ending January 2018 compared to year ending January 2023.
Cash machine transaction changes over the past 5 years	The percentage change in customer cash machine transactions: -At year ending January 2018 compared to year ending January 2023.
Percentage of customers who use this branch and other Halifax branches	The proportion of customers who have used this branch and have also used a different branch in a 12 month period ending January 2023.
Percentage of customers who use this branch and have also used other Halifax branches and Online Banking or Telephone Banking	The proportion of customers who have used this branch and have also used other Halifax branches and Online Banking or Telephone Banking in a 6 month period ending January 2023.
Percentage of customers who use this branch and the Post Office®	The proportion of customers who have used this branch and have also used the Post Office® in a 12 month period ending January 2023.
Other branches nearby – distances	Based on the road distance between the closing and next closest branches. Source: Mapinfo – this software package measures distances between postcodes.
Cash machine distances	Measured on a straight line basis between the postcode of the closing branch and the postcode of the cash machines.
This branch is within walking distance	This is based on a walking distance of less than 0.4 miles or 10 minutes.
This branch can be reached by public transport	There is at least a bus or train every half an hour and has a journey time of 30 minutes or less.
Vulnerable customers	Someone who, due to their personal circumstances, is especially susceptible to detriment, particularly when a firm is not acting with appropriate levels of care.
Broadband availability	This shows broadband coverage is available in the location of the closing branch postcode.



If you need extra help

### If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages [www.relayuk.bt.com/](http://www.relayuk.bt.com/) Sign Video services are also available if you're Deaf and use British Sign Language: [halifax.co.uk/contactus/sign-video](http://halifax.co.uk/contactus/sign-video)

If you need support due to a disability please get in touch.



If you need to tell us something

**If you want to make a complaint** – you'll find helpful information at: [halifax.co.uk/contactus/how-to-complain](http://halifax.co.uk/contactus/how-to-complain) To speak to us, call: 0800 072 9779 (+44 113 366 0167 outside the UK). Lines are open all day, every day. You can also visit us in branch.

**When you call us** – calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, 7 days a week.



Things you need to know

We observe the requirements of the **Financial Conduct Authority Final Guidance 'FG22/6: Branch and ATM closures or conversions'** [www.fca.org.uk/publication/finalised-guidance/fg22-6.pdf](http://www.fca.org.uk/publication/finalised-guidance/fg22-6.pdf)

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**Mobile Banking app** – to use our Mobile Banking app you need to have a valid phone number registered to your account. You can either use your Online Banking details to sign in or you can register for the first time in the app. Our app is available to iOS and Android users only and minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. The app doesn't work on jailbroken or rooted devices. Terms and conditions apply: [halifax.co.uk/helpcentre/legal-information/online-agreement](http://halifax.co.uk/helpcentre/legal-information/online-agreement)

**Keeping your money protected** – eligible deposits with us are protected by the Financial Services Compensation Scheme. We are also covered by the Financial Ombudsman Service.




Protected

# A quick guide to doing your banking

 Online Banking

 Mobile Banking app
























 Telephone Banking

 Any branch

 Post Office

 Cash machine

 PayPoint

Activity in branch	How you can do this
I'd like to pay in cash	<p> At any <b>Halifax branch</b> (except coins if there's no counter service).</p> <p> Use your debit card and PIN or a personalised pre-printed paying-in slip which can be ordered in a Halifax branch or over the phone.</p>
I'd like to pay in a cheque	<p> Pay in a cheque securely using your phone's camera (cheque limits apply). Find out more at <a href="https://halifax.co.uk/mobileapp">halifax.co.uk/mobileapp</a></p> <p> At any <b>Halifax branch</b>.</p> <p> Use a cheque envelope from a Halifax branch or the Post Office, and a personalised paying-in slip, ordered in a Halifax branch or over the phone.</p>
I'd like to take money out	<p> Find one at <a href="https://link.co.uk/atm-locator">link.co.uk/atm-locator</a></p> <p> At any <b>Halifax branch</b> (except coins if there's no counter service).</p> <p> Free withdrawals (limits may vary) with your debit card and PIN.</p>
I'd like to pay a person or a bill	<p> Manage payments securely online. Register at <a href="https://halifax.co.uk/register">halifax.co.uk/register</a></p> <p> Manage payments easily and securely online. Find out more at <a href="https://halifax.co.uk/mobileapp">halifax.co.uk/mobileapp</a></p> <p> Details of how to register and opening times are covered on earlier pages.</p> <p> At any <b>Halifax branch</b>.</p> <p> Pay bills and make other payments. Find out more at <a href="https://postoffice.co.uk/bill-payments">postoffice.co.uk/bill-payments</a></p> <p> Find your most convenient PayPoint at <a href="https://paypoint.com">paypoint.com</a></p>
I'd like information about a product or I'd like to apply	<p> Find out more at <a href="https://halifax.co.uk">halifax.co.uk</a></p> <p> Speak to one of our advisers. Details of how to register are covered on earlier pages.</p> <p> At any <b>Halifax branch</b>.</p>
I'd like to check my account	<p> Securely check your account 24/7, 365 days a year.</p> <p> Securely check your account on the move whenever you like.</p> <p> Check balances, recent transactions and order statements for all of your accounts.</p> <p> At any <b>Halifax branch</b>.</p> <p> Check your balance and print a mini statement at any Halifax and Bank of Scotland branch.</p> <p> Check your balance using your debit card and PIN.</p>



## How to protect yourself online

### Stay safe online

We use the latest security measures and our Online and Mobile Fraud Guarantee gives you a full refund as long as you take simple steps to protect yourself.

Stay safe, stay protected online:

- Use passwords which aren't easy to guess
- Never share your password with anyone else
- Install anti-virus software to protect your devices and keep them up to date

## I'd like some help

If you'd like some help or you're worried about money, you can visit us in any branch or call us on the number quoted earlier in this document, and we'll talk you through your options and try to help. If you'd prefer to speak to someone independent, you can get free support from any of the services below:

Citizens Advice

Call **03444 111 444** or visit [citizensadvice.org.uk](https://citizensadvice.org.uk)

National Debtline

Call **0808 808 4000** or visit [nationaldebtline.org](https://nationaldebtline.org)

StepChange - offers free debt advice

Call **0800 054 6734** or visit [stepchange.org](https://stepchange.org)