

## Ledbury scheduled to lose its Lloyds Bank

Written by Steve Glennie-Smith

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According to the [BBC](#), Ledbury will be one of the 49 branches of Lloyds Bank that is scheduled to close, in an announcement made earlier today by the bank.

**Update:**

According to Lloyds, the High Street bank will close on 1st October 2018. More details (for which read excuses) are now available direct (in PDF format) from the

[Black Horse's mouth](#)

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Of the banks earmarked for closure, eight belong to the Halifax network and the other 41 are Lloyds branches. After these cuts, about 1750 branches will remain. Like other banks, Lloyds has been reducing the size of its network as customers have switched to online and telephone banking.

Lloyds says the banks affected in the latest round of closures all have a Post Office "within short walking distance, where banking services will be available". The bank says it is creating 925 jobs and existing staff will be redeployed "wherever possible". The staff in the Ledbury branch have been told their jobs are safe - elsewhere. For most, this will mean an unwanted commute to Hereford.

Whilst some affected branches, for example Brierley Hill, are quite close to another branch, the closest Lloyds after the Ledbury branch closes will be Belle Vue Terrace, Malvern. With planning applications for up to 2000 more houses in the pipeline, this is a very short-sighted decision that will seriously inconvenience a lot of people. Even those who primarily use internet banking still need to pay in cheques at times. Not to mention the large number of shops and small businesses that are usually paid in cash.

Upton-on-Severn is also scheduled to lose its branch, yet the Malvern Link branch on Worcester Road is not affected.

Following the demise of NatWest and HSBC in Ledbury, Lloyds will be the last traditional palatial style bank to go. Which leaves just TSB and Barclays. The former reported a large amount of interest from those considering transferring their accounts, such that the first available interview will be on 3rd May.

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The cash ATM will go along with the branch - leaving just Barclays with an outside machine. The other two 24/7 machines are at Tesco and Co-op, neither of which is obliged to retain them. Aldi's internal machine was [stolen](#) when they were ram-raided last October - the store has no intention of replacing it, but is happy to provide cash-back with a purchase on a debit card. The cashier there, who lives in Newent, told me she has no problem using the post office there after that branch of Lloyds closed.

Two Lloyds customers I spoke to, both of whom are paid in cash, are furious. When I enquired in the branch yesterday, the queue was almost as far back as the door - and these were people simply doing their normal business with the bank - so it's hard to see why Lloyds senior management thinks the branch is underused. I was assured that cheques and cash can be paid in at the Post Office - however, these will take one extra day to clear. But one wonders how much longer will Ledbury have a post office - quite apart from queues there are already very long.