



Building Society

# We're closing our Ore branch. But it's not goodbye.

**Thursday 6 May 2021**

Even though we're leaving Ore, we'll still be here for you



# Key information

## When is this branch closing?

This branch will be closing its doors on **Thursday 6 May 2021**.

## Where is the nearest cash machine?

**Tesco**  
Old London Road  
Hastings  
TN35 5BH  
Distance: 0.04 miles

## Where are our nearby branches?

**Nationwide Hastings**  
15 Wellington Place  
Hastings  
East Sussex  
TN34 1BL  
Tel: 0345 266 0806  
Distance: 1.8 miles  
[More details](#)

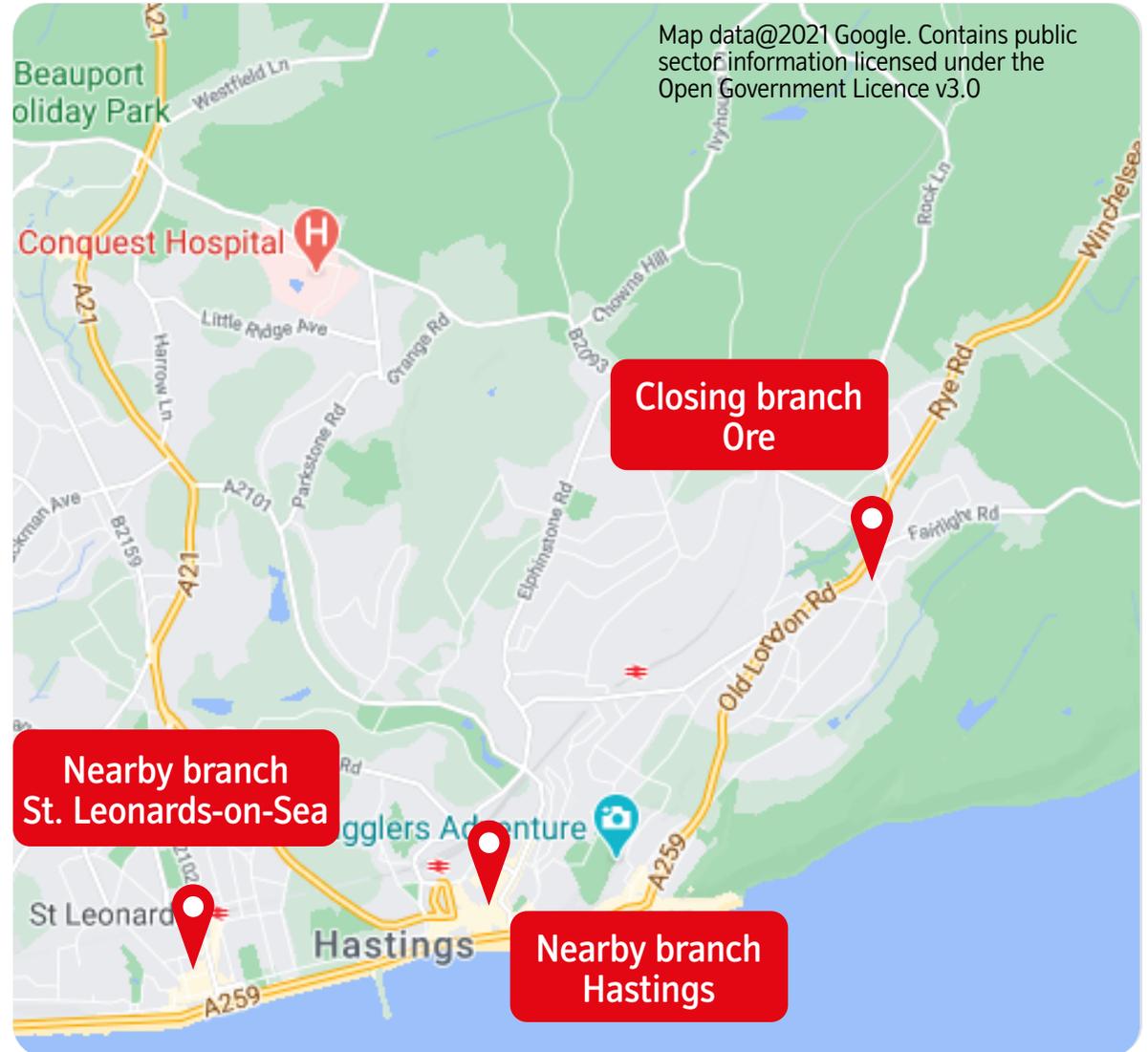
**Nationwide St. Leonards-on-Sea**  
40 London Road  
St. Leonards-on-Sea  
East Sussex  
TN37 6AN  
Tel: 0345 266 0552  
Distance: 2.6 miles  
[More details](#)

## How can I continue banking?

Just because this branch is closing it doesn't mean you're on your own. You can use our Internet Bank, which you can use safely and securely, 24 hours a day. To find out more, go to [nationwide.co.uk](https://www.nationwide.co.uk)



Alternatively you can use our [Banking App](#)



# Nearby branches

Once Ore branch has closed on Thursday 6 May 2021, you'll find us at one of our nearby branches.

If you do need to visit us, please make sure you follow current social distancing guidelines to keep everyone safe.

Please visit the [East Sussex County Council website](#), for transport options and information.

## Nearby branches - Hastings and St Leonards-on-Sea

**Nationwide Hastings**  
15 Wellington Place  
Hastings  
East Sussex  
TN34 1BL  
Tel: 0345 266 0806  
Distance: 1.8 miles

**Nationwide St. Leonards-on-Sea**  
40 London Road  
St. Leonards-on-Sea  
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TN37 6AN  
Tel: 0345 266 0552  
Distance: 2.6 miles

### Coronavirus update -

As an essential service, most of our branches have stayed open during lockdown.

We're committed to doing all we can to keep offering a counter service for those people who really need to come in and see us. But we are now asking all our members - please only visit us in branch if it's absolutely necessary.

Please make sure you check the opening times and status of your nearby branches by visiting [nationwide.co.uk/branchfinder](https://nationwide.co.uk/branchfinder)

## Managing your banking from home

### Coronavirus update -

Even though some aspects of the lockdown are being eased, we still think it's safest for members to use our Internet Bank and Banking app, which you can use safely and securely, 24 hours a day.

Registering for our digital banking services will always be one of the most useful things you can do to stay in control of your money, whatever the circumstances today or tomorrow, but especially if you're still self-isolating.

[Register for Internet Banking](#)

[Discover our Banking app](#)



# Why we're closing

## Why we've made the decision to close

At Nationwide, our branches are important to us. They're at the heart of your Society and we know you value the face-to-face service they offer.

But it's more than that. We were founded by like-minded people coming together to help each other to save and buy homes of their own. They built communities together and our branches were a vital part of those communities. As they still are.

Which is why we're so committed to our branch network and we'll always do our best to keep our branches open. In fact, we've made a promise to every town and city in the UK that has a Nationwide branch: if you have a branch on 18 March 2019 we promise you'll still have a branch on the 31 May 2021. We've now extended that commitment until January 2023.

But there are some towns and cities where we have more than one branch. And sometimes one of those branches is used much less than the others or will cost too much to bring up to the standards we think you deserve. Unfortunately, that's what's happened in the case of **Ore**.

## How we came to the decision

There are lots of things we have to consider when we're looking at closing a branch. And it's never a decision that's taken lightly.

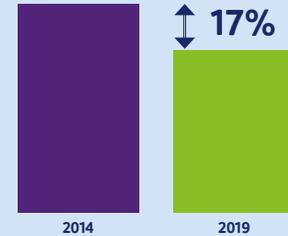
Firstly, we look at how it's being used, how many members have visited over 12 months, what kind of transactions have been made and what other ways those branch members have been choosing to bank with us; online, on the phone or in one of our other branches.

Even before the coronavirus changed so much of our day-to-day lives, this branch was not being used by enough members to make it viable.

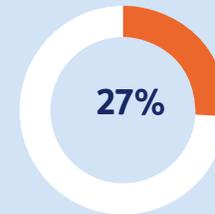
Secondly, with older branches like **Ore**, we have to think about how much money we'd need to spend on the branch to bring it up to date for our members and our colleagues. Where costs are high, we choose not to spend our members' money if there's a better alternative.

Thirdly, we look at the local community and the surrounding branches available. In the case of **Ore**, we have **five** branches within a **7.6 mile** radius. We're committed to investing in **Hastings** branch before your **Ore** branch closes.

## Fall in branch transactions



## % of members exclusively using Ore



## % of Ore members using nearby branches



Please note that the data was gathered pre-lockdown.

## Important information

We're part of something called the 'Access to Banking Standards', which means that if ever we do close branches, we do so responsibly. The overarching principle of the standard is:

*"Customers and relevant stakeholders of a bank branch that is closing will be provided with clear, understandable, accessible documentation and information about that specific closure as soon as the bank is able to do so, also what it will mean for them and how they can continue to bank following its closure."*



# Working with our communities

Even though we know it's the best thing to do, we do appreciate that closing our Ore branch will affect the local community. Which is why we're working to understand the impact of closing the branch and how we can ensure we're still offering our members the very best service.



We'll share any feedback we've received before we close the branch.



# We're here to help

## How to get in touch with us about this branch closure

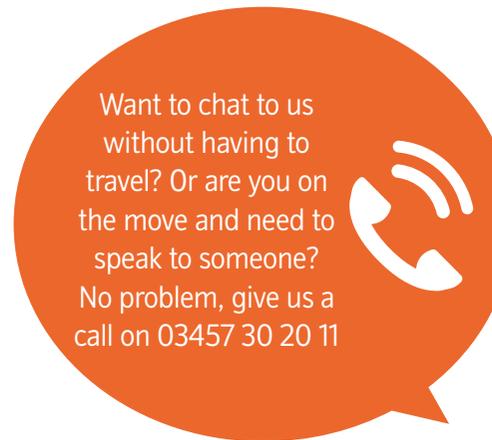


If you want to speak to someone about this branch closure our Regional Director **Heather Hazley** will be more than happy to help.

**[Heather.HazleyOffice@nationwide.co.uk](mailto:Heather.HazleyOffice@nationwide.co.uk)**

Or give your branch a call on **0345 266 0806**

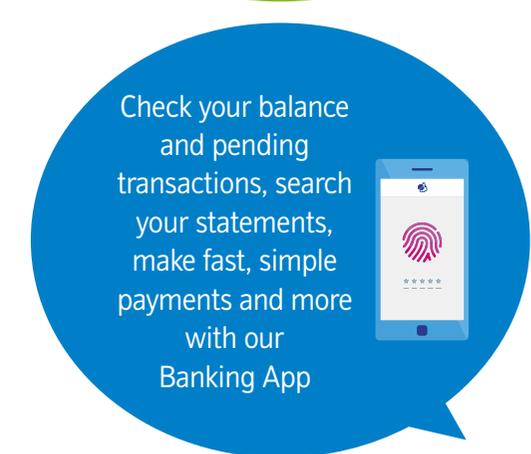
## Ways to continue banking



Want to chat to us without having to travel? Or are you on the move and need to speak to someone? No problem, give us a call on 03457 30 20 11



Want to sort it all out from the comfort of your own home? Just log on to Internet Banking on [nationwide.co.uk](http://nationwide.co.uk) which is available 24/7



Check your balance and pending transactions, search your statements, make fast, simple payments and more with our Banking App

# Your Feedback

## Member Feedback



**You said:**

There is a concern about elderly members who are apprehensive about travelling on public transport and mixing with crowds.

**Our response:**

We appreciate people may not feel comfortable visiting the surrounding branches. For more information on how you can bank safely and smartly from home with our mobile Banking app, Internet Bank and Telephone Banking services visit [nationwide.co.uk](https://www.nationwide.co.uk) or call **0345 266 0806**.



**You said:**

There is a concern about parking fees and difficulty parking in Hastings, which is our nearest branch to Ore.

**Our response:**

We understand the difficulty that parking near our Hastings branch could pose. We do have a choice of five other branches within 7.6 miles of Ore Branch. For more information on other options available for managing your accounts, please give us a call on **0345 266 0806**.



**You said:**

The letter received states “after discussion we’ve decided to closed your branch”, which members have been included in this discussion? How many members did you consult with?

**Our response:**

We do appreciate that closing our branch will affect the local community. Which is why we notified community representatives, including the local council, to understand the impact of closing the branch and how we can ensure we’re still offering our members the very best service. We have followed the industry access to banking standards, providing notice to our members and clarity about the alternative places and ways to bank with us. We sent letters to those members who regularly use the branch explaining our decision.

## Stakeholder Feedback



**You said:**

We have an issue about the timing of the closure.

**Our response:**

With national restrictions currently in place, the timing of the closure will be kept under review and we will only close the branch when we believe it is right to do so.



**You said:**

We have an issue with the data you looked at when making the decision to close the branch.

**Our response:**

We explained to them what type of data we used and why to assess the closure of the branch.



**You said:**

We only wrote to members once the decision was made to close the branch.

**Our response:**

We are signed up to Access to Banking Standards and adhere to all regulatory requirements for notifying members of any branch closures. Including providing clarity about the alternative places and ways to bank with us.

## Who we contacted

 **Your local MP**

We met with your local MP on Friday 12 March 2021. She raised concerns about how we would support elderly and vulnerable members. We explained the great work that our local branch team does to support these members.

 **Your local councillors at Hastings Borough Council and East Sussex County Council**

A local councillor wrote to us about the concerns he has with the closure, which we responded to in detail.

## What next?

**Ore branch will close on Thursday 6 May 2021**

We’ve considered all the feedback we’ve had from stakeholders and members about the branch closure. But unfortunately, some branches are simply used much less than others, so we have to make the difficult decision to close them.



# Glossary

Our whole membership	You're a member if you have a current account, mortgage or savings account with us.
Branch members	<p><b>Exclusive:</b> Members who have used this branch more than twice in the last 12 months.</p> <p><b>Preferred:</b> Members who have either used this branch for 50% of their transactions, or have used three or more branches but used this one most recently.</p> <p><b>Other:</b> Members who have carried out transactions at this branch but don't fall into the 'exclusive' or 'preferred' categories.</p> <p>This is based on people carrying out financial transactions at the counter or using the cash machine inside the branch.</p>
% decline in branch usage over 5 years	The percentage change in transactions carried out at our counters between 2014 and 2019
Branch member demographic	This shows the members who use this as their main branch, segmented by their current age that we have on our records
Access to Banking Standards	This sets out best practice guidelines for banks considering closing branches or reducing opening hours significantly. To find out more you can visit <a href="https://lendingstandardsboard.org.uk/other-voluntary-standards/#access-to-banking-standard">lendingstandardsboard.org.uk/other-voluntary-standards/#access-to-banking-standard</a>
Transactions	In this instance, transactions refers to over the counter transactions only.

