

Antonio Horta Osorio
Chief Executive Officer
Lloyds Banking Group
25 Gresham Street
London
EC2V 7HN

31 March 2016

Re: Bank of Scotland Maybole Branch (ZA1129/LC)

Dear Antonio

I am disappointed to find myself having to write to you a third time regarding your planned closure of the Bank of Scotland branch in Maybole.

My first letter to you prompted a standard response from your Complaints Manager, the second garnered another, more apologetic response from the same man and a meeting with your Community Bank Local Director, which I attended today. It is this meeting that has forced me to write to you yet again.

I had been quite clear in my correspondence that I wished to meet with someone with the authority to make decisions about branch closures, but it became clear almost immediately that Kay McColl did not have this authority. Ms McColl, while very helpful and sympathetic, seemed to have been sent to simply pass on the message that this decision would not be overturned. Her colleague from your PR department gave the impression that she didn't even know who would have the authority to make decisions on branch closures.

My second letter spelled out a number of questions I wanted answers to. Firstly, I asked what consultation process was undertaken with customers, residents and local businesses prior to the decision to close the branch. The answer seems to be none whatsoever. The initial correspondence informing me of the decision stated that consideration of the impact on the local community had been taken into account, but when pressed on this issue it seems the only impact assessment carried out was in fact looking at the impact on your business, with the local community being totally disregarded. I also asked about the future of the remaining branches within my constituency, and it seems no guarantees can be given on that front either.

All of this information could have easily been imparted in a letter from yourself, and dragging me along to a meeting in Kilmaronock to simply have someone pass on the message was a complete waste of my time, and theirs. I am sure this disappointment will be shared by the more than 1,200 people who signed the petition against the closure, which I handed over to Ms McCall today.

To say that I am staggered by the disregard your company has displayed towards the community in and around Maybole would be a serious understatement. To have taken the decision to close the branch is disappointing. To take this decision with no consultation and no concern for the local community is shameful. That you cannot even be bothered to put someone in authority up to justify this action is an outright disgrace.

I would like you to do me the courtesy of replying to my correspondence in person, and for you to arrange a meeting for me with someone who can actually take responsibility for this decision, either in the constituency or in London, at the earliest opportunity.

I look forward to your response.

Corri Wilson MP
Ayr, Carrick and Cumnock