

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

Re: ZA1129/LC

6 January 2017

Dear Antonio

Further to my earlier correspondence around the closure of the Bank of Scotland branch in Maybole, I thought I would take the opportunity of a new year to give you a quick update on the situation in Maybole since Lloyds Banking Group abandoned the town.

During the closure process your representatives stated they would look at the possibility of maintaining the cash machine in the town, but later determined that this was not necessary as three other cash points were available. Of these three cash points, one was owned by the Royal Bank of Scotland, who left the town some months before you. Unfortunately, while the machine remains, it is frequently out of cash or out of service. Of the other two machines, both housed inside local shops, only one remains. The owner of one of the shops found the demand and the resultant queues to use the machine was disrupting his regular business of being a shopkeeper and has withdrawn this service.

I am now hearing reports of local pubs and restaurants being forced to run 'tabs' and accept cheques from customers as the only way of maintaining their businesses. Maybole is rapidly becoming a town without cash and, it seems to me, your claims that people bank in different ways these days is a huge misunderstanding of the reality in rural communities, as towns like Maybole lead the resurgence of cheque book transactions.

When I last highlighted these issues to you in June of last year, I was astounded to read the response from your Group Executive Complaints Manager, Nigel G Gottig when he stated: *"It is regrettable to note that the ATMs in Maybole ran out of cash and no doubt you will be in direct contact with the owners of those cash machines, as that is not a matter for this Bank."* A response which, I am sure you will agree, fully expressed your organisation's complete lack of interest in your former and remaining customers in the Maybole area.

While I anticipate the arrival of another such letter in response to this one, please be assured that I will continue to keep you updated of the impact your decision to abandon Maybole is having on the fine people there.

Regards

Corri Wilson MP
Ayr, Carrick and Cumnock