



# **UK Banks: Don't close our local branches!**

**January 2024**

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Organise is a network of workers from all sectors of the economy, supporting each other to get better pay, conditions and recognition at work. This people-powered report reflects the demands of Organise members to stop the mass closure of local bank branches to protect jobs and keep banking accessible for everyone.

This report aims to highlight the critical importance of local bank branches across the UK and make the case for why it is vital that they remain open. The disproportionate impact that closures have on disabled and vulnerable customers cannot be understated, along with the devastating impact on workers who are proud to help people with their banking enquiries.

Apps and internet banking cannot replace human interaction and expertise in addressing customer concerns. So we call on UK banks to reverse the decision to close branches and listen to the voices of your employees and customers.

**96% of Organise members  
disagree with the mass closure of  
UK bank branches**

*of 24,364 people surveyed*

## Here's why people are joining the campaign to protect our bank branches:

### Closing them disproportionately affects disabled, elderly and vulnerable people:

*"When bank tellers know their customers it leads to increased security, for example if vulnerable customers are being duped out of savings or transferring money under duress."*

*"It's too hard for my autistic son to go through the phone support which makes you jump through hoops before you can speak to anyone human."*

*"My local community, family and I were deeply upset when our local Barclays bank, where we had banked for 50 years, closed. I know several elderly people who were able to walk to the local branch and staff who they trusted, can now no longer commute to banks a few or miles away. They have been taken advantage of and exploited by their family members or carers who they relied upon, as online banking confuses them."*

*"Access to cash will remain vital for many years to come. Older generations still rely on cash, as do many with lower or no secure income and smaller independent businesses."*

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*"This could open the market for more scammers and this could have a major impact with the elderly. It seems that if you have a disability or of a certain age group you are cast aside by the banks and the government."*

*"For elderly people the person in the bank might be the only person they speak to all day. The relationship between staff and customers is built over time and I would suggest, is important."*

*"The number of elderly people especially who value the relationship they have developed with bank staff, the conversation and human interaction. The journey itself keeps them active and in touch with younger people."*

*"I don't have a Barclays Bank near me, I have to travel by bus to other towns and I have a disability."*

*"Elderly people rely on their local branch being within a reasonable distance from their home. They may not have access to the internet and find it all too confusing! We need to speak to 'a human being' face to face!"*

*"My elderly mother is only happy to do any banking at her local branch where she's been a customer for over 30 years and where they are super helpful."*

*"My branch has closed and I have to get 2 buses to get to the nearest one, I am disabled and this is not always possible for me."*

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### **Online banking can be complicated, inaccessible or broken:**

*"We do not have a good enough signal here in rural North Dorset so online banking would be a nightmare."*

*"Loads of people still don't have access to the internet to do internet banking, either because they simply cannot afford to, or they don't have the knowledge on how to operate a computer. Closing branches this way will make it far, far worse!"*

*"A lot of people do not have the capability or access to online banking. We are supposed to care for all people. This is a complete travesty."*

*"The human element is very important because some people don't feel confident using online banking and there are times when you do need to speak with someone face to face. People who work in banks are trusted to explain the right product for our needs that would be difficult for many individuals to do without guidance and online."*

*"online banking is a mess for many older folk like me."*

*"Online banking is not always secure or accessible. It is simply not on for people to be forced into online only and then what happens when the power or internet goes down? What happens then?"*

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### **Many services can't be carried out online and require in-person expertise:**

*"Although we almost never go into a bank branch, my husband found he had to often when he was executor for his father's will. There were things that just could not be done, online or by phone. Additionally, the people in branch were much more knowledgeable than the customer helplines."*

*"I had a problem where the online bank account application would not accept my identity information. I had to go into the local branch to sort it out properly!"*

*"When dealing with matters that are less straightforward like fraud or Power of Attorney it is impossible to conduct these properly online."*

*"We had to share out inherited money to family members, we needed to know it was all being transferred safe & secure. The Bank Staff assured us all through the multiple transactions."*

*"I have no credit card so 3 months ago I attempted to get one from my bank (of 30 years) HSBC. I phoned to request an application form but was told I could only get a card if I went to the bank in person. I took a bus to the bank, but found it closed 'for refurbishment, opening in a month's time'. On my return and a subsequent occasion the bank was still closed, so I still have no credit card. I was advised to go to another bank, miles away, or another which involves a ferry and bus ride."*

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### **Bank staff help to keep customers secure and safe from fraud:**

*"Bank tellers or front line staff get to know their regular customers allowing them to identify a wide range of issues including financial abuse, fraud, money laundering. Nothing can replace this face to face knowledge. All bank staff receive training in recognising a wide variety of social issues."*

*"I recently had a problem with fraud - the staff in my local branch were very helpful. I had to talk to someone on the telephone but because I have severe anxiety the staff member took the call for me. I find it easier to go to my local branch as have difficulty doing online banking."*

*"As one gets older and also fears about fraud increases, supportive and known faces in one's local bank is very reassuring."*

*"[My mum] had fraudulent activity on her account and she's 76 and wanted to see someone face to face to show her what had gone wrong. They were so helpful and it meant a lot to have peace of mind and get it sorted."*

*"Until I was able to get my bank statements in an accessible format of braille, I had to have the bank set me up with a mailbox which meant that all my documents went to the branch and I had to go and collect them. Having this close relationship with branch staff, their support and assistance, made a difference to keeping me safe from fraud and abuse, and I'm not the only person who will have experienced these things."*

**Based on the findings of this report, here are our recommendations:**

### **Keep Local Branches Open**

To ensure all customers can bank with confidence, friendly, trustworthy and familiar faces in banking is essential. This is especially true for vulnerable, elderly and disabled people.

### **Invest in Fraud Prevention and Online Safety:**

Online fraud remains a serious concern for many customers. Ensure customers feel empowered and safe to use online banking services through better education and support.

### **Ensure Banking Services are Connected Holistically:**

End the frustration of customers receiving incorrect or mixed messages about what can be done in-person, on the phone, or online. Make banking instructions clear and consistent across the board.



Thank you for taking the time to read this report. These quotations have been anonymously shared by people in the Organise network.

We look forward to your response that we can share with the more than 24,000 Organise members who took part in this survey.

**To respond to this report, please contact  
Roxana Khan-Williams at [action@organise.network](mailto:action@organise.network)**

**Sources:**

*Organise survey: <https://the.organise.network/surveys/do-you-agree-with-the-mass-closure-of-bank-branches/results/public>*

*Organise survey: <https://the.organise.network/surveys/thanks-now-will-you-answer-a-few-more-questions-about-bank-branch-closures/results/public>*

