



Impact Assessment

Agency: Winchcombe

Date of proposed changes:
Thursday 10 September 2026

About Coventry Building Society

Coventry Building Society is a mutual organisation owned by you, our members. Our story is a strong one: for over 140 years, we've put our members first. We keep your money safe and provide great value and service. We are also growing our membership and investing in your future, looking forward not back to stay relevant in a changing world.

We're closing our agency network

An agency is an independent business that provides services on behalf of Coventry Building Society. These services include opening savings accounts, withdrawals, deposits, transfers and updating details.

We're committed to providing the very best service for our members, customers and local communities. To reflect this, over the next few years, we'll be continuing to invest in our branch network across Coventry Building Society and The Co-operative Bank. We know how important branches are to the communities they serve, and our fantastic branch colleagues make them places where people feel supported and valued.

To make sure we're investing in the right way and in the right places, we've taken a look at usage at all our branches, including our agencies. In recent years, the number of people going into banks and building society branches across the UK has fallen. Many customers like to manage their money online. They also use less cash to pay for things. Because of this, many banks and building societies have closed branches or moved employees to new roles.

As a Society, we've seen this change in our agencies. Since 2018, average transactions have fallen by around 28% with the number of customers using them very low (when compared to the rest of our branches). To make sure our network continues to thrive and we invest in the right areas, we're proposing to close our agency locations. This includes our agency in Winchcombe, Winchcombe Agency Office, Bank House, Abbey Terrace, Winchcombe, Cheltenham GL54 5LL.

Impact Assessment – why is this happening?

We've published this document to make sure our members and customers are kept up to date with our plans. In this instance, we're proposing to close our agency in Winchcombe. This is due to low usage and to help us maintain a thriving branch network that's valued by members.

We acquired our agency network in 2010 when we bought Stroud & Swindon Building Society. These locations have been a strong provider of our services since then, providing great support to their local communities.

Before making this decision, we considered a number of things. We thought about how it might impact our members. We looked at each location and how the agency was being used. We also explored what alternatives there are for members in each area.

Two weeks before the closure of our agencies, we'll provide an update with any feedback we've received and how we're going to answer any issues or concerns raised.

Member and customer engagement

We know that closing our agency in Winchcombe will affect the local community. That's why, we're working to explore how this may impact people in the area.

We'll write to all members who have transacted in the Winchcombe agency within the last year to let them know about the proposed closure. We'll support members and customers to use our telephone and digital services via our online banking and our app. We'll identify the nearest local branches alongside travel time to them by car and public transport. We'll also signpost to other local organisations, such as Citizens Advice and Age UK.

We'll write to the following stakeholders to inform them of the proposed closure – local MP, local council, Citizens Advice and Age UK.

We'll publish a summary of any feedback we receive about the proposed closure. This will cover how we're going to answer any issues or concerns raised. We'll make this report available in the Winchcombe agency and on our website.

Who you can speak to

If you think you might be affected by this, and want to talk through your options, please call us on **0800 121 8899**.

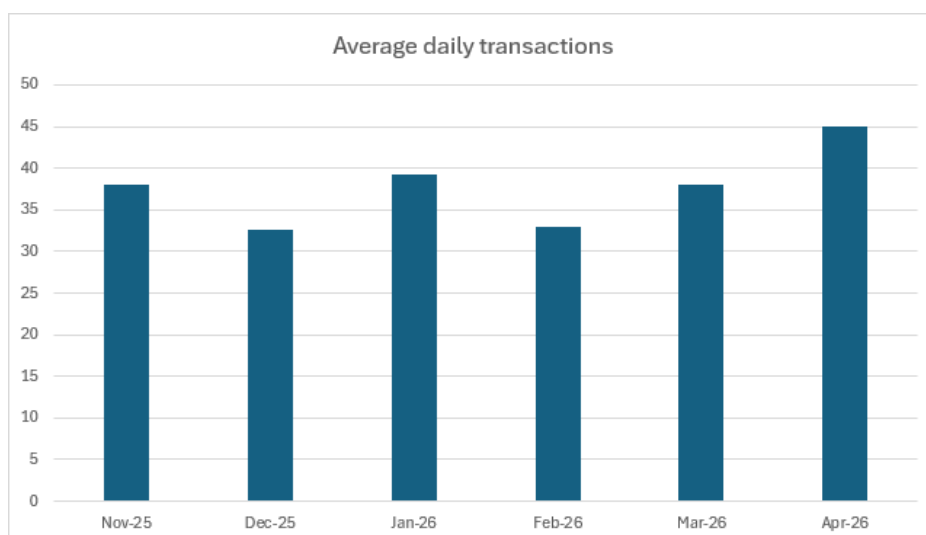
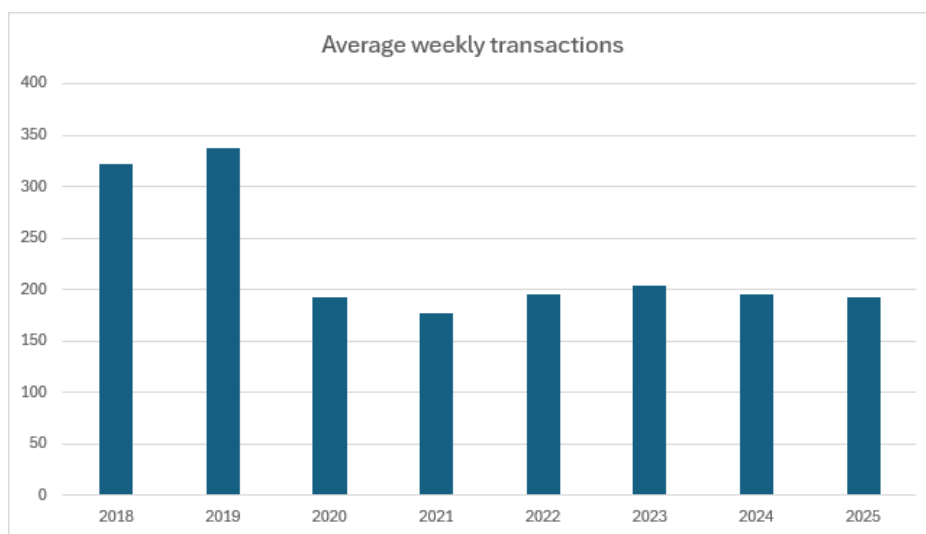
If you are an external organisation and would like to submit feedback about the proposed closure, please contact our Media Relations team by email **media@thecoventry.co.uk**.

Why is Winchcombe agency closing?

Transactions have fallen across our branch network and the number of people using our agencies is on average, more than three times lower than our branches.

Here's some data from our Winchcombe agency

- Average transactions have remained relatively stable over the past eight years. However, usage is low with average daily transactions 67% lower than the branch average.*
- 8% of customers who use this agency do so more than once a month on average.**
- 13% of customers who use this agency also use another channel (such as online banking or telephone).**



Winchcombe agency closure

The Winchcombe agency will close at **12pm on Thursday 10 September 2026**.

We would like to thank all our colleagues at Winchcombe agency for their support since 2010.

*Data reflects transactions between 1 January 2018 – 31 December 2025

**Based on transactions between 1 January 2025 – 31 December 2025

What alternatives are there in your area?

It's important to us that you, our customers, can still access your accounts after Winchcombe agency closes. So, we considered cash machines in the local area that are free to use.

Your three nearest cash machines

Address	Distance
Morrisons Daily Winchcombe, 24 North Street, Winchcombe GL54 5PS	0.12 miles away
Midcounties Co- Op, Greet Road, Winchcombe GL54 5PU	0.24 miles away
Budgens Toddington, Main Road, Cheltenham GL54 5DT	2.99 miles away

Other cash machines within one mile – two.



Your three closest Coventry Building Society branches are:

Cheltenham branch: 8 miles away

Address: 20 The Promenade GL50 1LR

Opening hours	
Monday	10.00am – 3.00pm
Tuesday	10.00am – 3.00pm
Wednesday	10.00am – 3.00pm
Thursday	10.00am – 3.00pm
Friday	10.00am – 3.00pm
Saturday	9.00am – 12.00pm
Sunday	Closed

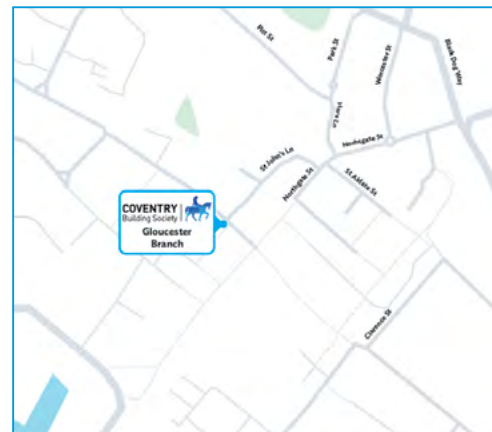


Facilities	Getting to the branch
<ul style="list-style-type: none"> • Full counter service • Induction loop and wheelchair access • Public car park available nearby (charges may apply) 	<ul style="list-style-type: none"> • By car: 21 mins • By public transport: 23 mins • Travel costs: 1 bus – £3

Gloucester branch: 16 miles away

Address: 11 Westgate Street GL1 2NW

Opening hours	
Monday	10.00am – 3.00pm
Tuesday	10.00am – 3.00pm
Wednesday	10.00am – 3.00pm
Thursday	10.00am – 3.00pm
Friday	10.00am – 3.00pm
Saturday	9.00am – 12.00pm
Sunday	Closed



Facilities	Getting to the branch
<ul style="list-style-type: none"> • Full counter service • Induction loop and wheelchair access • Public car park available nearby (charges may apply) 	<ul style="list-style-type: none"> • By car: 36 mins • By public transport: 1 hour 16 mins • Travel costs: 2 buses – £6

Cirencester branch: 21 miles away

Address: 19 The Market Place GL7 2NX

Opening hours	
Monday	10.00am – 3.00pm
Tuesday	10.00am – 3.00pm
Wednesday	10.00am – 3.00pm
Thursday	10.00am – 3.00pm
Friday	10.00am – 3.00pm
Saturday	9.00am – 12.00pm
Sunday	Closed



Facilities	Getting to the branch
<ul style="list-style-type: none"> • Full counter service • Induction loop and wheelchair access • Public car park available nearby (charges may apply) 	<ul style="list-style-type: none"> • By car: 38 mins • By public transport: 1 hour 22 mins • Travel costs: 3 buses – £9

Please note that public transport costs are based on full fare and do not take into account any concessions. Bus fares are based on the national cap of £3 per single journey and so cheaper tickets may be available.

Other ways of using your account

You can call us on **0800 121 8899** Monday to Friday 8am-7pm and Saturday 9am-2pm to manage your account over the phone. You can make the same requests over the phone as you can in branch.

Explore our Telephone Services

Explore our telephone services: <https://www.coventrybuildingsociety.co.uk/member/help/managing-your-money/telephone-services.html>

Managing your money online – it's quick and convenient to manage your money using our 24-hour Online Services. You can securely check your balance and interest rate, make or cancel payments and open new savings accounts without leaving the house. It's straightforward to register and all the help you need is available online.

Find out about Online Services

Find out about Online Services: <https://www.coventrybuildingsociety.co.uk/member/help/managing-your-money/online-services.html>

Manage your money on our app – you can check your savings balance, view transactions and make payments to your Named Bank Account and Coventry Building Society accounts on the go.

Find out about our app

Find out about our app: <https://www.coventrybuildingsociety.co.uk/member/help/managing-your-money/app/features.html>

You can also pay in cash or cheques at a branch. Otherwise, post cheques to us at:

FREEPOST CBS CUSTOMER SERVICES.

You don't need a stamp.

Cheques should be payable to you. You'll need to write the account number on the back of the cheque.

Need some more support?

If you'd like to tell us about any specific support needs you have, please speak to us. We'll be happy to help with queries relating to:

- Bereavement
- Power of attorney
- Cost of living
- Payment difficulties
- Accessibility and wellbeing.

Explore the support we offer

<https://www.coventrybuildingsociety.co.uk/member/help/member-support.html>

Who you can speak to

If you think you might be affected by this or would like to send us some feedback, you can contact us using any of the details below.

Contact us

At a branch

For details of our opening hours, visit [thecoventry.co.uk](https://www.thecoventry.co.uk)

Online

[thecoventry.co.uk](https://www.thecoventry.co.uk)

By phone

0800 121 8899

By post

Oakfield House, PO Box 600,
Binley, Coventry CV3 9YR.

Media Relations team

If you're an external organisation representing customers who may be impacted by these proposals, please contact:

Lawrence Vousden

Head of Policy and Public Affairs
media@thecoventry.co.uk

Making our services accessible


If you feel like you might need extra support, on a short or long term basis – for any reason – there are lots of ways we can help.



Scan the QR code or go to

www.coventrybuildingsociety.co.uk/member/supportingmembers

for more information on how we can help or to download the Making our Services Accessible leaflet.

-  We can also send you a copy of the Making our Services Accessible leaflet, or this leaflet, in large print, Braille or on audio CD. Call us on **0800 121 8899** and we'll be happy to help.

Coventry Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (www.fca.org.uk) and the Prudential Regulation Authority firm (reference number 150892).

For more information, visit our website [thecoventry.co.uk](https://www.thecoventry.co.uk), call us on **0800 121 8899** Monday to Friday 8am-7pm or Saturday 9am-2pm, or pop into a branch. Calls to 0800 numbers are free from the UK. You may be charged for calls to all other numbers, please contact your service provider for further details. Calls may be monitored or recorded to help improve our service and as a record of our conversation. Information correct at May 2026.

Coventry Building Society. Principal Office: Coventry House,
Harry Weston Road, Binley, Coventry, West Midlands CV3 2TQ.