LLOYDS BANKING GROUP

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Dame Meg Hillier MP
Chair of the Treasury Select Committee
House of Commons
London
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Dear Dame Meg,

Thank you for your letter of 20 March following my appearance before the Committee on 4 March. I am writing to respond to the Committee's questions.

Along with a range of other products and services, banking has changed significantly in recent years, and most customers now choose to manage their finances online. Alongside significant investment in online banking, we continue to ensure customers can bank in ways that suit them, including over the phone, in our branches, via 28,000 UK-wide PayPoint locations, through Banking Hubs and via our Community Bankers. Digital banking is helping people manage money more effectively. It is also helping customers to build better financial habits, such as saving regularly, keeping track of spending and accessing support when they need it.

At the same time, we are clear that digital will not suit everyone, and that some customers need support to get started or may continue to rely on non-digital services.

1. **What is your organisation doing to support digital inclusion, particularly for customers who do not go online or who rely on non-digital services? (Q76)**

There are huge benefits to our customers of being digitally active and to banking online – insights from our nationally representative surveys and transactional data show that digital engagement is closely linked to financial confidence and resilience. People who are digitally engaged are more likely to report feeling more in control of their finances, planning ahead and adapting to challenges like the cost-of-living crisis. Building digital capability and confidence is increasingly vital for helping people manage money, set financial goals, and prepare for the future.

Providing digital inclusion support for our online customers and those who are not online is a major area of focus for Lloyds.

We invest significant sums in our website and app, with built in features such as biometric login and simple navigation to make it as easy as possible for people to use. The vast majority of new retail current accounts are opened online.

For those customers who are online, we have invested in practical tools to help customers manage their money. These include our Benefits Calculator, which has helped customers identify over £90 million of support for which they are eligible, while our free credit score checker has helped more than 500,000 customers improve their credit scores each quarter. We also have a 'save the change' offering where customers can choose to round up everyday debit card spending to the nearest pound and for that change to be moved to a Lloyds Bank savings account. These tools are designed to be easy to understand and to support better day-to-day financial decisions.

For customers who are digitally active but not yet banking online, or who are just starting to build their online confidence, our branch colleagues and more than 180 Community Bankers support customers face to face, showing them how to carry out everyday tasks online.

For our customers who are not online at all, we offer a free telephone based Digital Helpline (which makes use of the Clearvoice service for people who do not have English as their first language) to help them get started. Trainers guide people through how to get online for the first time and help with a range of online tasks such as booking a GP appointment, doing a food shop or trying internet banking for the first time in one-to-one sessions which last for up to two hours. As part of this service, we will provide a free tablet – with a data allowance – if people otherwise do not have access to a device, subject to certain eligibility criteria. Devices can be delivered directly to customers' homes, with support to help get them switched on and set up.

In addition, through our Liverpool digital inclusion pilot, delivered with the Liverpool City Region Combined Authority and partners, we have supported over 4,900 people by providing free tablets, connectivity and in-person digital skills training.

Finally, we offer free digital skills training through the Lloyds Bank Academy, which is open to everyone, and provides a range of courses designed to build skills and confidence. Last year, over 428,000 people accessed its digital and financial resources. This year marked the start of the Academy's partnerships with three housing associations to provide tenants with a device, as well as digital skills training. This has now supported over 500 tenants. You can visit our Academy here: Free skills training courses | Lloyds Bank Academy.

More broadly, we recognise that digital exclusion is not solely a banking issue. While the vast majority of our customers are already online, there are people across society who risk being left behind as more services move online.

Lloyds Banking Group is a founding member of the Connection Project, one of the recommendations of the subcommittee on digital inclusion that I had the privilege of chairing. The Connection Project brings together organisations across sectors to improve digital participation and help shape a digital future that works better for everyone. Members include other financial institutions such as Barclays, HSBC and NatWest as well as telecoms providers BT Group, Vodafone Three and Openreach and broadcasters the BBC and ITV. From the third sector, Citizens Advice, Age UK and the Good Things Foundation are members.

It recently launched its first major report, 'Misconnected: How the UK can choose a better digital future' which is available on the Connection Project website: Misconnected Report | The Connection Project Insights | March 2026. Over this summer, the project will test the report's findings before returning with practical proposals and a roadmap for what a digital UK that works for everyone would require.

2. **How will you monitor and test whether your digital inclusion activities are having a tangible effect on customers who do not go online or who rely on non-digital services, and how do you intend to measure the impact of those activities? (Q76)**

We track how people use specific forms of support that we offer. This includes participation in the Lloyds Bank Academy, which reached over 428,000 customers last year; use of the Digital Helpline, which has supported over 34,000 people to get online since 2020; and uptake of device support delivered through local partnerships, such as the scheme in Liverpool.

These measures allow us to understand demand for different forms of support, who is accessing them, and where activity is concentrated.

We also look at progress over time. For customers who want to use digital services, a key indicator is whether they are able to complete a wider range of tasks independently and with confidence. We are encouraged by what we are seeing.

We also publish the UK Consumer Digital Index each year, with the 10th edition published in November 2025. While it does not measure the impact of individual programmes, it provides a clear, long-running picture of digital participation across the UK, helps identify where barriers remain, and informs how we target future support and partnerships.

It shows that digital usage across the UK is now widespread: 95% of UK adults are online, 93% of those online use internet banking monthly and 57% say mobile banking apps have enhanced their lives or helped them save time or money. Among over 60s, 86% of people aged 60 plus now use the internet (up from 72% in 2016).

I hope this response is helpful and addresses the Committee's questions. Should the Committee require any further information, I would be happy to assist.

Yours sincerely,

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For and on behalf of Lloyds Banking Group