Okehampton Town Council

Town Hall
Fore Street
Okehampton
Devon
EX20 1AA

01837 53179
www.okehampton.gov.uk

Minutes of a meeting of Okehampton Town Council held on Monday 13th October 2025 at 7pm in the Council Chamber, Town Hall, Okehampton

Members Present:
Cllr R Colman (Mayor)
Cllr A Fisher
Cllr F Hart
Cllr M Ireland
Cllr C Marsh
Cllr M Richards
Cllr L Bird (Chairman, Property)
Cllr B Tolley (Chairman, Parks
Cllr T Leech (Chairman, Planning)
Cllr J Yelland (Chairman, Policy & Resources)

In Attendance:
Mrs E James (Town Clerk)
Cllr G Dexter (WDBC)
7 Members of the public

The meeting was livestreamed through the Council Facebook page.

294. Apologies for Absence
Apologies tendered by Cllr McNeill (illness), Cllr Weekes (illness) and Cllr Holt (illness) were **approved** on the proposition of Cllr Leech, seconded Cllr Ireland.

Absent: Cllr Cummings

295. Declarations of Interest
None.

296. Public Participation
Members of the public outlined their concerns about the closure of the Lloyds Okehampton branch in 2026, these included:

- Not everyone used or had electronic devices, or had access to the internet
- The internet was unreliable
- People were being forced into doing something they did not wish to do, and to purchase devices that would allow them to bank online
- A large proportion of the population in and around Okehampton was elderly
- People with disabilities, including eyesight and hearing issues, would be disadvantaged
- Advice by the bank that customers enlisted the help of a trusted person was concerning – how could you be sure that the person would not take advantage
- How the Post Office would cope with the additional customers
- A Lloyds shareholder had not been notified
- Visitors to the bank used other facilities and shops. The closure may reduce their visits to the town thereby negatively impacting footfall in the town centre and the local economy

297. Members' Questions

None

298. Lloyds Bank Closure
Several members of the Council banked with Lloyds Bank and as such the Clerk approved a dispensation permitting all Councillors in this position to be able to speak and vote on items relating to the closure of the Okehampton branch. The dispensation being valid until the next local council elections.

The outcome of a Cash Access Assessment undertaken by LINK on 24th September 2025 was that the closure of the Lloyds branch would leave a deficiency in cash access services within the community. On this basis LINK had recommended a new Assisted Cash Service be provided. Correspondence received from the Head of Banking at LINK stated that in line with the FCA's Access to Cash Regulations a bank cannot proceed with closure until any recommendation had been delivered. Mel Stride, MP, had also responded and was making representation to Lloyds on behalf of those who contacted him.

It was commented that the decision to close the branch discriminated against those who were otherwise unable to access banking services and did not take into account equality and the diversity of the community.

On the proposition of Cllr Leech, seconded Cllr Marsh it was **RESOLVED** to enlists the help of WDBC and the Okehampton BID in fighting the closure of the Lloyds branch in Okehampton.

On the proposition of Cllr Yelland, seconded Cllr Marsh (1 against) it was **RESOLVED** to invite a representative of Lloyds with sufficient seniority to a meeting of the council to explain in public the reasons behind the closure.

On the proposition of Cllr Richards, seconded Cllr Hart it was **RESOLVED** to appeal the decision made by LINK to install only an ATM/Cash Assisted Service and request the provision of a properly staffed community banking hub.

299. Payments
On the proposition of Cllr Marsh, seconded Cllr Tolley it was **RESOLVED** to approve payment of invoices in accordance with the schedule, the BACS payments totalling £449.78 inclusive of VAT.

The meeting was closed at 7.47pm

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Councillor Colman
Mayor