

# **Royal Bank of Scotland Blackpool Bispham Branch Change of Opening Hours**

## **Customer and Community Engagement**

All facts and figures are accurate on date of publication 10<sup>th</sup> April 2017.

# Customer & Community Engagement

## Blackpool Bispham branch

Change of opening hours on 5<sup>th</sup> June 2017.

### How banking is changing

Our branches are changing from places where customers carry out basic transactions to places where customers interact with our staff on big life decisions. For example buying a home or starting up a business.

This document is designed to outline the rationale behind the decision to change the opening hours of the Royal Bank Of Scotland Blackpool Bispham branch, help you to identify how you can continue to bank in the local community and also details the measures which have been taken to engage with our customers and the local community.

If you would like to discuss the alternative ways to bank in the local community or if you have any further questions regarding the changes to opening hours, please ask a member of the branch team or contact Lucinda Simpson on 07721233560 (Minicom 0800 068 1289) or email [Lucinda.Simpson@rbs.co.uk](mailto:Lucinda.Simpson@rbs.co.uk).

**We also understand that not everyone wants to use online services and prefer face to face banking. Our branch network will remain the cornerstone of our services to customers.**

#### Our new opening hours.

**Monday: 10:00am – 16:00pm**

**Tuesday: 10:00am – 16:00pm**

**Wednesday: Closed**

**Thursday: Closed**

**Friday: 10:00am – 16:00pm**

**Saturday: Closed**

#### How has Blackpool Bispham Branch changed

The number of transactions in branch has dropped by 31% since 2011



### Banking in 2017

There are now more convenient ways of banking with us than ever before, and our customers are increasingly using these different ways of banking. Across our network:



#### Less than 9%

Of our total transactions now take place in our branches. Branch transactions have been declining since 2010.



**400%**

Online & mobile transactions have grown by over 400% since 2010.



**56%**

of our customers actively use mobile phone and online banking. That's over 3 million customers per week.

# How you can continue to bank locally

Following the opening hour changes on the 5<sup>th</sup> June 2017, there will be a number of alternative ways to bank in the local area when the branch is not open.

Here is a summary of the alternatives in the local area.

## Nearest free to use ATMs

	<b>Martins</b> 19/21 Redbank Road Bispham		<b>Sainsbury's</b> Red Bank Road		<b>Marks &amp; Spencer</b> 96A Redbank Road
	0.03 miles    1 ATM		0.22 miles    1 ATM		0.28 miles    1 ATM
	<b>ESSO Fiveways</b> A587 Devonshire Road		<b>Bargain Booze</b> 339 - 341 Redbank Road		<b>The Co-op</b> 216 Redbank Road
	0.53 miles    1 ATM		0.53 miles    2 ATMs		0.53 miles    1 ATM

## Nearest Post Office

<b>317 - 319 Red Bank Road</b>	<b>50-52 Norbreck Road</b>	<b>148 - 150 Ashfield Road</b>
		
0.5 miles	0.7 miles	1.0 miles
		
Mon – Fri 9:00am – 17:30pm Sat 9:00am – 14:30pm	Mon – Sun 6:00am – 23:00pm	Mon – Sat 5:00am – 18:30pm Sun 5:00am – 12:30pm
		
Balance Enquiry Withdrawal Cheque Deposit Cash Deposit	Balance Enquiry Withdrawal Cheque Deposit Cash Deposit	Balance Enquiry Withdrawal Cheque Deposit Cash Deposit

## Nearest Royal Bank of Scotland Branches

Branch	Distance	Opening Hours	Services Available
Cleveleys	1.51 Miles	Mon-Fri (excl. Wed) 9:15am – 16:45pm Wed 9:45am – 16:45pm	External ATM Currency on demand Disabled Access
Poulton-le-Fylde	1.99 Miles	Mon-Fri (excl. Wed) 9:15am – 16:45pm Wed 9:45am – 16:45pm	External ATM Currency on demand Disabled Access
Blackpool Talbot Square	2.54 Miles	Mon-Fri (excl. Wed) 9:15am – 16:45pm Wed 9:45am – 16:45pm Sat 9:00am – 13:00pm	External ATM Currency on demand

24/7 Telephone Banking  
0345 900 0400  
Online/Mobile Banking  
Rbs.co.uk/waystobank



 **Royal Bank of Scotland**

For Online Banking you need to be aged 11 or over and have a RBS account. Please note that system updates may mean that Online Banking is unavailable for short periods of time in the early hours of the morning. To use Mobile Banking you need to have registered for Online Banking, have a RBS personal account with a debit card and have a mainland UK mobile number starting 07. To make payments using Mobile simply set up and make your first payment to each new payee in Online Banking beforehand. Telephone banking is available to RBS personal customers aged 16 or over with a current or savings account.

# Customer and Community Engagement

We have taken an open and transparent approach to communicate and actively engage with our Personal and Local Business Customers and also the wider local community to ensure they are aware of the alternative ways to bank with us in the local area, and to answer any questions they might have.

We wrote to our customers who regularly use the branch to give them at least 12 weeks notice of the change, and also displayed posters in the branch throughout the notice period.



**Newspapers**  
Contacted  
Blackpool Gazette



**Post Office**  
We have contacted the local Red Bank Road Post Office.

In addition to writing to our customers, we also contacted the following people and organisations to make them aware and to understand if they wanted to discuss the decision and alternative ways to bank, or if they needed any help.



**MP** Contacted  
Paul Maynard



**Local Groups Contacted**

Citizens Advice Bureau  
Age UK  
Local charity partnerships.

Our local branch and business teams have proactively looked to contact our most active customers and those who are potentially most reliant on the branch. As a result of these discussions we have been able to personally discuss what this means for them and the most appropriate alternative services.

We have received 7 enquiries and no complaints as a result of this decision. We have contacted each customer to discuss their concerns.

# Conclusion

The decision to change the opening hours of Royal Bank of Scotland Blackpool Bispham branch has not been taken lightly and careful consideration has been given to the alternative banking services available. Since the announcement has been made we have engaged with our customers and the wider community to listen to their feedback and understand the impact.

## Customer Themes

- ❑ Our customers have been concerned about what will happen to the staff who work at the branch on the days that the branch is closed and if their working hours would be reduced.
- ❑ Most people have said that the change of hours might affect the local economy, and it might cause fewer people to visit the area.

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We have undertaken the following activities in response to the key areas of concern:

- ❑ We have worked closely with the staff at the branch to ensure the best outcomes for their personal circumstances. In most cases on the days that the branch is closed the staff will be working as usual from another nearby branch.
- ❑ Our local team have spoken to people about their different needs and offered help with the most suitable ways to bank in the area.

Following our community engagement and impact assessment, we are confident that we have appropriate services in place to ensure our customers have sufficient access to banking locally.

Royal Bank of Scotland Blackpool Bispham branch will therefore change their opening hours as planned on 5<sup>th</sup> June 2017. Our branch staff and Lucinda Simpson our local Bank Manager are available to answer any further questions that our customers or the community may have.