

# **Royal Bank of Scotland Colwyn bay 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

## Colwyn Bay 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 Colwyn Bay 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 Stacey Foster on 07721 233 549 (Minicom 0800 068 1289) or email [STACEY.FOSTER@rbs.co.uk](mailto:STACEY.FOSTER@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: Closed**

**Wednesday: Closed**

**Thursday: Closed**

**Friday: 10.00am – 16.00pm**

**Saturday: Closed**

### How has Colwyn Bay branch changed?

The number of transactions in branch has dropped by 44% 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



Barclays Bank  
Conway Road  
Colwyn Bay



0.0 Miles 1 ATM



Manor Service Stations  
Dingle Hill Service St  
Abergele Road



0.05 Miles 1ATM



Halifax Bank  
7 Penrhyn Road  
Colwyn Bay



0.02 Miles 2 ATM's



Santander  
16 Penrhyn Road  
Colwyn Bay



0.05 Miles 3 ATM's



Nationwide  
23 Conway Road  
Colwyn Bay



0.03 Miles 1 ATM



HSBC  
7 Conway Road  
Colwyn Bay



0.06 Miles 2 ATM's

## Nearest Post Office

### Colwyn Bay Post Office



0.3 Miles



08.00 – 22.00  
Mon – Sat  
09.00 – 21.00  
Sun



Balance Enquiry  
Withdrawal  
Cheque Deposit  
Cash Deposit

### Conway Road Post Office



0.6 Miles



09.00 – 17.30  
Mon - Fri  
09.00 – 12.30  
Sat



Balance Enquiry  
Withdrawal  
Cheque Deposit  
Cash Deposit

### Llandrillo Yn Rhos



1.2 Miles



09.00 – 17.30  
Mon, Tues, Thurs & Fri  
Weds 09.00 – 13.00  
Sat 09.00 – 12.30



Balance Enquiry  
Withdrawal  
Cheque Deposit  
Cash Deposit

## Nearest Royal Bank of Scotland Branch

Branch	Distance	Opening Hours	Services Available
Llandudno	4.54 Miles	Mon-Fri (excl. Wed) 9:15am – 16:45pm Wed 9:45am – 16:45pm	External ATM Currency on demand Disabled access Business Manager

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  
The Daily Post



**Post Office**  
We have contacted the local Colwyn Bay 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  
Mr Jones



**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 very few enquiries and no complaints as a result of this decision.

# Conclusion

The decision to change the opening hours of Royal Bank of Scotland Colwyn Bay 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

- Most people have raised concerns or if the branch will remain open in the future.
- Many people are pleased about the services we offer at the Post Office as they can do their banking with us at a more convenient time and place.

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

- Branches will remain an important part of the service we provide, but they will evolve as customer behaviour does. Changing from the place where customers go to undertake transactions, to the place they go to for help on big life decisions, such as taking out a mortgage or starting up a business. Where we do take the difficult decision to close a branch, we are committed to supporting our customers and the local community through this change.
- You can use your debit card to take out cash and check your balance at the Post Office, and can use your pay-in book to make deposits. Business customers can also get coinage. The nearest Post Office is 0.3 miles from the branch. There are 3 other Post Offices within 1.2 miles.

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 Colwyn Bay branch will therefore change their opening hours as planned on 5<sup>th</sup> June 2017. Our branch staff and Stacey Foster our local Bank Manager are available to answer any further questions that our customers or the community may have.