

# **Royal Bank of Scotland Handforth 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

## Handforth 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 Handforth 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 Charlotte Beeley on 07721 123 136 (Minicom 0800 068 1289) or email [Charlotte.Beeley@rbs.co.uk](mailto:Charlotte.Beeley@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 Handforth Branch changed

The number of transactions in branch has dropped by 29% 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

	Handforth News & Sweets 106 Wilmslow Rd		James Hall & Co Ltd 118 Wilmslow Rd		Tesco The Paddock
	0 miles      1 ATM		0.08 miles      1 ATM		0.11 miles      1 ATM
	Bargain Booze Plus Plumley Road		Tesco Kiln Cross Lane		HSBC Bank Coppice Way
	0.39 miles      1 ATM		0.39 miles      3 ATMs		0.39 miles      1 ATM


## Nearest Post Office


### Handforth Post Office

	367 feet
	Mon – Sun 8:00am – 21:00pm



	Balance Enquiry Withdrawal Cheque Deposit Cash Deposit
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### Long Lane Post Office

	1.5 miles
	Mon – Sat 7:00am – 18:00pm Sun 7:00am – 13:00pm

	Balance Enquiry Withdrawal Cheque Deposit Cash Deposit
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### Cheadle Hulme Post Office

	2.4 miles
	Mon – Fri 7:00am – 19:00pm Sat – Sun 7:00am – 13:00pm

	Balance Enquiry Withdrawal Cheque Deposit Cash Deposit
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## Nearest Royal Bank of Scotland Branches

Branch	Distance	Opening Hours	Services Available
Wilmslow	1.85 Miles	Mon-Fri (excl. Wed) 9:15am – 16:45pm Wed 9:45am – 16:45pm Sat 9:00am – 13:00pm	External ATM Currency on demand Disabled Access
Cheadle Hulme	2.14 Miles	Mon-Fri (excl. Wed) 9:15am – 16:45pm Wed 9:45am – 16:45pm	External ATM Currency on demand Disabled Access
Bramhall	2.19 Miles	Mon-Fri (excl. Wed) 9:15am – 16:45pm Wed 9:45am – 16:45pm	External ATM Currency on demand Disabled Access

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



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  
Macclesfield  
Express



## Post Office

We have contacted the local Handforth 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 Osborne



## 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 2 enquiries and 3 complaints as a result of this decision. We have contacted each customer to discuss their concerns and the complaints were resolved.

# Conclusion

The decision to change the opening hours of Royal Bank of Scotland Handforth 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 said that this is the 'last bank in town' and it may affect the local community
- Most people have said that the reason they're unhappy about the decision to change the hours of the branch is that they will have to travel further to do their banking or the or the new opening hours are not convenient to them

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

- Since we made our 'last bank in town' commitment in 2010, we've seen significant changes in the way our customers are choosing to bank with us. It has meant we now need to look at each branch individually. Since 2010, we've also launched our mobile app and introduced free withdrawals and deposits through the Post Office.
- Our local team have contacted customers to discuss their individual circumstances and banking requirements, and have offered help and support with the most suitable ways to bank in the local area.
- The nearest RBS branch is 1.85 miles away.

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