

# **Royal Bank of Scotland Ince 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

Ince 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 Ince 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 Susan Scully on 07721233587 (Minicom 0800 068 1289) or email [Susan.Scully@rbs.co.uk](mailto:Susan.Scully@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: 10:00am – 16:00pm**

**Friday: 10:00am – 16:00pm**

**Saturday: Closed**

## How has Ince Branch changed

The number of transactions in branch has dropped by 24% 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



European Convenience Store 185-187 Manchester Road



0.04 miles 1 ATM



Post Office 171 Manchester Road



0.04 miles 1 ATM



Belle Green Mini Market 56a Belle Green Lane



0.14 miles 1 ATM



Beg Newsagents 98-100 Ince Green Lane



0.19 miles 1 ATM



Morrison's Makerfield Way



0.69 miles 3 ATMs



Yorkshire Bank Plc Whelley Road Service Station



0.79 miles 1 ATM

## Nearest Post Office

### Ince Post Office



180 ft



Mon – Fri  
8:30am – 17:30pm  
Sat 9:00am – 12:30pm



Balance Enquiry  
Withdrawal  
Cheque Deposit  
Cash Deposit

### Whelley Post Office



1.2 miles



Mon – Sat  
8:30am – 17:30pm



Balance Enquiry  
Withdrawal  
Cheque Deposit  
Cash Deposit

### Wigan Post Office



1.4 miles



Mon – Fri (excl Tue)  
9:00am – 17:30pm  
Tue 9:30am – 17:30pm  
Sat 9:00am – 15:30pm



Balance Enquiry  
Withdrawal  
Cheque Deposit  
Cash Deposit

## Nearest Royal Bank of Scotland Branches

Branch	Distance	Opening Hours	Services Available
Wigan	0.86 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
Hindley	1.74 Miles	Mon-Fri (excl. Wed) 9:15am – 16:45pm Wed 9:45am – 16:45pm	External ATM Currency on demand
Pemberton	2.61 Miles	Mon-Fri (excl. Wed) 9:15am – 16:45pm Wed 9:45am – 16:45pm	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  
Wigan Observer



**Post Office**  
We have contacted the local Ince 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  
Lisa Nandy



**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 one complaint as a result of this decision. We have contacted each customer to discuss their concerns and the complaint was resolved.

# Conclusion

The decision to change the opening hours of Royal Bank of Scotland Ince 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 were concerned as they don't understand the services we offer at the Post Office.
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We have undertaken the following activities in response to the key area 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.
- The branch teams have spoken to all customers who have been concerned to explain more about our alternative banking services which are available at the Post Office.

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