

# **Royal Bank of Scotland Maghull 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

## Maghull 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 Maghull 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 Carol Canipa on 07920082306 (Minicom 0800 068 1289) or email [Carol.Canipa@rbs.co.uk](mailto:Carol.Canipa@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 Maghull 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

|   |                                |   |   |   |  |
|---|--------------------------------|---|---|---|--|
|  | Halifax Plc<br>25 Westway      |  | Morrison's<br>1 Stafford Moreton<br>Way |  | TSB Bank<br>2/3 Central Square           |
|  | 0.07 miles    2 ATMs           |  | 0.09 miles    1 ATM                     |  | 0.19 miles    4 ATMs                     |
|  | Heron Food Store<br>4a Westway |  | Shell<br>Northway Maghull               |  | Costcutter<br>96 Liverpool Road<br>South |
|  | 0.22 miles    1 ATM            |  | 0.57            1 ATM                   |  | 0.6 miles      1 ATM                     |

## Nearest Post Office

### 4 Central Square

|   |                               |
|---|-------------------------------|
|    | 0.2 miles                     |
|  | Mon – Sat<br>9:00am – 17:30pm |

|  |   |
|--|---|
|  | Balance Enquiry<br>Withdrawal<br>Cheque Deposit<br>Cash Deposit |
|--|---|

### 2-4 Moss Lane

|  |                               |
|--|-------------------------------|
|   | 0.8 miles                     |
|  | Mon – Sun<br>6:00am – 21:00pm |

|   |   |
|---|---|
|  | Balance Enquiry<br>Withdrawal<br>Cheque Deposit<br>Cash Deposit |
|---|---|

### 11 Dover Road

|   |  |
|---|--|
|    | 1.5 miles  |
|  | Mon/Thu 6:30am – 19:00pm<br>Tue/Wed/Fri/Sat 6:30am – 19:30pm<br>Sun 6:30am – 13:30pm |

|   |   |
|---|---|
|  | Balance Enquiry<br>Withdrawal<br>Cheque Deposit<br>Cash Deposit |
|---|---|

## Nearest Royal Bank of Scotland Branches

| Branch           | Distance   | Opening Hours  | Services Available                                    |
|------------------|------------|--|---|
| Ormskirk         | 4.44 Miles | Mon-Fri (excl. Wed) 9:15am – 16:45pm<br>Wed 9:45am – 16:45pm | External ATM<br>Currency on demand<br>Disabled Access |
| Liverpool Bootle | 4.88 Miles | Mon-Fri (excl. Wed) 9:15am – 16:45pm<br>Wed 9:45am – 16:45pm | External ATM<br>Disabled Access                       |
| Formby           | 5.51 Miles | Mon-Fri (excl. Wed) 9:15am – 16:45pm<br>Wed 9:45am – 16:45pm | External ATM<br>Currency on demand<br>Disabled Access |

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



# 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  
Liverpool Echo



**Post Office**  
We have contacted the local Maghull 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  
Bill Esterson



**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 3 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 Maghull 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.
- ❑ Customers are concerned that the alternative ways to bank are unsuitable for their needs.

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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. Where relevant we have helped our customers with setting up and using online banking and have encouraged them to visit our nearest branch.
- ❑ The branch team has spoken to all customers who have been concerned to explain more about our alternative banking services in the local area, and have helped customers to set-up on online banking/encouraged them to visit our nearest branch, on the days that their local branch is closed.

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