

**Royal Bank of Scotland
Manchester Whitworth
Street Branch
Change of Opening Hours**

**Customer and Community
Engagement**

All facts and figures are accurate on date
of publication 10th April 2017.

Customer & Community Engagement

Manchester Whitworth Street branch

Change of opening hours on 5th 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 Whitworth Street 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 Jonathan Tinsley on 07721117109 (Minicom 0800 068 1289) or email Jonathan.Tinsley@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 Whitworth Street Branch changed

The number of transactions in branch has dropped by 19% 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 5th 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



Spar
88 Princess Street



0.07 miles 1 ATM



Eagle Bar
15 Bloom Street



0.14 miles 1 ATM



Tesco
Oxford Street



0.18 miles 1 ATM



Sainsburys
Units 1-3 Whitworth
West



0.19 miles 1 ATM



Club 3000
601 Chester Road



0.19 miles 1 ATM



Spar Stone Stores
2-4 Oxford Road



0.2 miles 1 ATM

Nearest Post Office

Piccadilly Plaza



0.4 miles

Mon – Friday
6:00am – 18:00pm
Sat 6:00am –
17:30pm



Balance Enquiry
Withdrawal
Cheque Deposit
Cash Deposit

Manchester Mount Street



0.4 miles

Mon – Fri (excl Tue)
9:00am – 18:00pm
Tue
9:30am – 18:00



Balance Enquiry
Withdrawal
Cheque Deposit
Cash Deposit

26 Spring Gardens



0.5 miles

Mon – Fri (excl Tue)
9:00am – 18:00pm
Tue
9:30am – 18:00
Sat 9:00am – 17:00pm



Balance Enquiry
Withdrawal
Cheque Deposit
Cash Deposit

Nearest Royal Bank of Scotland Branches

Branch	Distance	Opening Hours	Services Available
Manchester Mosley Street	0.34 Miles	Mon-Fri (excl. Wed) 9:15am – 16:45pm Wed 9:45am – 16:45pm Sat 9:00am – 15:00pm	External ATM Currency on demand
St. Ann Square Manchester	0.54 Miles	Mon-Fri (excl. Wed) 9:15am – 16:45pm Wed 9:45am – 16:45pm	External ATM Currency on demand
Manchester Spinningfields	0.7 Miles	Mon-Fri 11:00am – 15:00pm	External ATM Currency on demand Disabled Access

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
Manchester
Evening News



Post Office

We have contacted the local Piccadilly Plaza 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
Lucy Powell



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 one enquiry 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 Manchester Whitworth Street 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.
- 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.

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.
- 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.

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 Manchester Whitworth Street branch will therefore change their opening hours as planned on 5th June 2017. Our branch staff and Jonathan Tinsley our local Bank Manager are available to answer any further questions that our customers or the community may have.