

# Royal Bank of Scotland Barrhead Branch Closure

## Customer and Community Engagement

All facts and figures are accurate on date of  
publication 14<sup>th</sup> July 2016

# Customer and Community Engagement

## Barrhead branch

Closing date 15<sup>th</sup> August 2016

### 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.

The decision to close a branch is never taken lightly, but we have to respond to these changes and help our customers to bank with us in the way that suits them best.

This document is designed to outline the rationale behind the decision to close Royal Bank of Scotland Barrhead branch, help you identify how you can continue to bank in the local community and also detail 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 closure, please ask a member of the branch team or contact Paul Cunningham, Local CEO on 07824 561404 (Minicom 08004046160) or e-mail paul.1.cunningham@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.**

### How has Barrhead bank changed?

 **17%**

The number of transactions at Barrhead branch has dropped by 17% since 2011.

### Banking in 2016

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.

### 76 Customers

are using the branch on a regular basis 33 of these customers already use our other branches in the area.

# How you can continue to bank locally

The decision to close our Royal Bank of Scotland Barrhead branch on the 15<sup>th</sup> August 2016 was not taken lightly. It was based on a wide range of factors including branch usage and the alternative ways our customers can bank with us in the area.

Here is a summary of the alternatives in the local area.

## Nearest Post Office

### Barrhead



0.1 miles



Mon – Fri 9am – 5.30pm  
Sat 9am – 2.30pm



Balance Enquiry  
Cash & Cheque  
Deposit  
Withdrawal

### Main St



0.6 miles



Mon – Sat 7am – 8pm  
Sun 8am – 8pm



Balance Enquiry  
Cash & Cheque  
Deposit  
Withdrawal

### Auchenback



0.9 miles



Mon – Sun 7am – 10pm



Balance Enquiry  
Cheque Deposit  
Withdrawal

## Nearest free to use ATMs



Lloyds TSB Barrhead



0 miles 1 ATM



Bank of Scotland  
Barrhead



0.4 miles 2 ATMs



Bank of Ireland Post  
Office Barrhead  
Arthurlie Street



0.1 miles 1 ATM



Note Machine Lees  
Newsagents



0.5 miles 1 ATM



Tesco Barrhead



0.1 miles 2 ATMs



Bank of Ireland Post  
Office Barrhead  
Main Street



0.6 miles 1 ATM

## Nearest Royal Bank of Scotland Branches

Branch	Distance	Opening Hours	Services Available
Paisley Chief Office	4.1 miles	Mon - Fri 9.00am - 5.30pm* (Thur 6.00pm) Sat 9.00am - 3.00pm	Coin Deposit Machine External ATM Internal ATM
Glasgow Cardonald	4.3 miles	Mon - Fri 9.15am - 5.00pm** Sat 9.00am - 12.30pm	Coin Deposit Machine External ATM
Giffnock	4.7 miles	Mon - Fri 9.15am - 5.00pm**	Coin Deposit Machine External ATM

24/7 Telephone Banking  
0800 404 6160  
Online/Mobile Banking  
Rbs.co.uk/waystobank



\* Opening deferred by 30 minutes on Wednesday \*\* Opening deferred by 15 minutes on Wednesday

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 closure, and also displayed posters in the branch throughout the notice period.

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.



## Newspapers Contacted

Barrhead News,  
Paisley and  
Renfrewshire Gazette



## Post Office Contacted

Barrhead Post  
Office



## MP/MSP Contacted

Kirsten  
Oswald  
MP

Tom Arthur  
MSP



## Local Groups Contacted

Citizens Advice  
Bureau  
Age UK

We have corresponded with both Kirsten Oswald MP and Ross Grier MSP to answer questions about the decision to close the branch and access to banking in the local area.

Our local branch and business teams have proactively looked to contact over 200 of 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 23 enquiries and as a result of this decision. We have contacted each customer to discuss their concerns.

# Conclusion

The decision to close Royal Bank of Scotland Barrhead 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

- Some customers have said that the travel route to the nearest branch is inconvenient and they would prefer to use an alternative branch for their banking.
- Our customers have been concerned about what will happen to the staff who work at the branch following the closure.

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

- Where relevant, we have helped our customers with setting up and using online banking and offering drop in sessions. We have also advised customers that they can use any branch which is most convenient to them for their banking services.
- We have worked closely with the staff at the branch since the announcement to understand their preferences when the branch closes, and we have not made any compulsory redundancies as a result of the branch closure.
- We met with the local post master and have taken time to work together with the local Post Office to ensure that services are in place and are suitable for the local demand.

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 Barrhead branch will therefore close as planned on 15<sup>th</sup> August 2016. Our branch staff and Paul Cunningham Local CEO, are available to answer any further questions that our customers or the community may have.