

# **Royal Bank of Scotland Broxburn Branch Closure**

## **Customer and Community Engagement**

All facts and figures are accurate on date of  
publication 13<sup>th</sup> July 2016

# Customer and Community Engagement

## Broxburn branch

Closing date 10<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 Broxburn 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 John Paterson, Local CEO on 07826 664112 (Minicom 08004046160) or e-mail [john.paterson@rbs.co.uk](mailto:john.paterson@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 Broxburn bank changed

 **23%**

The number of transactions at Broxburn branch has dropped by 23% 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.

### 70 Customers

are using the branch on a regular basis 34 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 Broxburn branch on the 10<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

### Broxburn

 0.1 miles

 Mon/Tue 8.30am – 5.30pm  
Wed – Fri 9am – 5.30pm  
Sat 9am – 12.30pm

 Balance Enquiry  
Cash & Cheque  
Deposit  
Withdrawal

### Uphall

 1.6 miles

 Mon – Fri 9am – 5.30pm  
Sat 9am – 12.30pm

 Balance Enquiry  
Cash & Cheque  
Deposit  
Withdrawal

### Winchburgh

 2.1 miles

 Mon – Fri 9am – 5.30pm  
Sat 9am – 12.30pm

 Balance Enquiry  
Cash & Cheque Deposit  
Withdrawal

## Nearest free to use ATMs



RBS Broxburn

 0 miles 1 ATM



CardPoint Scotmid  
Broxburn Broxburn

 0 miles 1 ATM



YourCash Yourcash  
Edinburgh

 0 miles 1 ATM



Lloyds TSB West  
Lothian East Main  
Street

 0 miles 1 ATM



Bank of Scotland  
Broxburn

 0 miles 1 ATM



Bank of Ireland Post  
Office East Main  
Street Broxburn

 0.1 miles 1 ATM

## Nearest Royal Bank of Scotland Branches

Branch	Distance	Opening Hours	Services Available
Newbridge	2.6 miles	Mon - Fri 9.15am - 5.00pm*	External ATM
Livingston	5.7 miles	Mon - Fri 9.00am - 5.30pm* Sat 9.00am - 3.00pm	Coin Deposit Machine Internal ATM
Edinburgh Corstorphine	7.1 miles	Mon - Fri 9.00am - 5.30pm Sat 9.00am - 3.00pm	Coin Deposit Machine External ATM

\* Opening deferred by 15 mins on a 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.

We are keeping the ATM in the community so that our customers can withdraw cash, check their balance and access other account services free of charge.

24/7 Telephone Banking  
0800 404 6160  
Online/Mobile Banking  
[Rbs.co.uk/waystobank](http://Rbs.co.uk/waystobank)

 **Royal Bank of Scotland**

# 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

West Lothian Courier



## Post Office

Contacted

Broxburn Post Office



## MP/MSP

Contacted

Hannah  
Bardell  
MP  
Angela  
Constance  
MSP



## Local Groups

Contacted

Citizens Advice  
Bureau  
Age UK

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 18 enquiries as a result of this decision. We have contacted each customer to discuss their concerns.

# Conclusion

The decision to close Royal Bank of Scotland Broxburn 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 customers have said that the reason they are unhappy about the decision to close the branch is that they will have to travel further to do their banking.
- 

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

- ❑ Our customers will not have to travel further to do their banking as they can access their banking at the local Post Office, through our telephone, online or mobile banking services, or at our ATM. Our local team has spoken to all customers who have been concerned to explain more about our alternative banking services in the local area
- ❑ Where relevant, we have helped our customers with setting up and using online banking, and have encouraged them to visit our nearest 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 Broxburn branch will therefore close as planned on 10<sup>th</sup> August 2016. Our branch staff and John Paterson Local CEO, are available to answer any further questions that our customers or the community may have.