

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

## **Customer and Community Engagement**

All facts and figures are accurate on date of  
publication 18<sup>th</sup> July 2016

# Customer and Community Engagement

## Callander branch

Closing date 18<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 Callander 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 Jane Paxton, Local CEO on 07824 837473 (Minicom 08004046160) or e-mail [jane.paxton@rbs.co.uk](mailto:jane.paxton@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 Callander bank changed?

 **51%**

The number of transactions at Callander branch has dropped by 51% 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.

### 32 Customers

are using the branch on a regular basis 18 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 Callander branch on the 18<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

### Callander

 0.1 miles

 Mon – Fri 9am – 5:30pm  
Sat 9am – 12:30pm

 Balance Enquiry  
Cash & Cheque Deposit  
Withdrawal

### Thornhill Mobile Service

 5.9 miles

 Mon/Thu 2pm – 4pm  
Tue 10:30am – 11:30pm  
Wed 9am – 11pm  
Fri 12:30pm – 2:30pm

 Balance Enquiry  
Cheque Deposit  
Withdrawal

### Brig O Turk

 6.9 miles

 Mon – Thu 9am – 2pm  
Fri 9am – 12pm

 Balance Enquiry  
Cash & Cheque Deposit  
Withdrawal

## Nearest free to use ATMs



RBS Callander

 0 miles 1 ATM



Tesco Callander Express

 0.3 miles 1 ATM



Bank of Scotland Callander

 0 miles 1 ATM



CardPoint Dreadnought Service Station

 1 mile 1 ATM



Co op Store Callander

 0.2 miles 1 ATM



Note Machine Murdo Murchison Keystore

 8.5 miles 1 ATM

## Nearest Royal Bank of Scotland Branches

Branch	Distance	Opening Hours	Services Available
Dunblane	12.9 miles	Mon - Fri 9:15am - 5pm*	External ATM
Bridge of Allan	14 miles	Mon/Tue/Thu/Fri 10am – 4.45pm** Wed 10am – 12.30pm**	External ATM
Stirling Pitt Terrace	15.5 miles	Mon - Fri 9am - 5:30pm*** Sat 9am - 3pm	External ATM

We're introducing a Mobile Branch service in the local area which we will look to have in place upon closure of the branch.

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**

\* Opening deferred by 15 mins on a Wednesday and closed for lunch 12.30 – 1.30pm each day

\*\* From 15<sup>th</sup> August, the branch will open from 9.15am – 12.30pm, Mon, Tues, Thurs & Fri

\*\*\* Opening deferred by 30 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.

# 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

Ben Ledi View,  
Stirling Observer



## Post Office

Contacted

Callander Post  
Office



## MP/MSP

Contacted

Steven  
Paterson  
MP

Bruce  
Crawford  
MSP



## Local Groups

Contacted

Citizens Advice  
Bureau  
Age UK

We attended a call with Bruce Crawford MSP on 27<sup>th</sup> May 2016 to discuss local concerns regarding the closure of RBS Callander branch, and 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 5 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 Callander 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 it may impact the local community.
  - ❑ Our customers have been concerned about what will happen to the building once the branch has been closed.
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We have undertaken the following activities in response to the key areas of concern:

- ❑ RBS Callander is not the last Bank in town, and before making the decision to close the branch we carefully considered a number of factors, including branch usage and access to banking facilities in the local area. The number of transactions taking place at RBS Callander has dropped by 51% since 2011 and 32 customers are using the branch on a regular weekly basis. 18 of these customers already use our other branches in the area. We will introduce a new Mobile Bank service, to enable our customers to continue to access their banking with us in the community.
- ❑ Our customers will be able to access the majority of services that they can in the existing branch using our new Mobile Bank. We have arranged for the Mobile Bank to be available before the branch closes, so that our customers can visit the Mobile Bank and try the services available. We are also engaging with the local community to agree where and when the Mobile Bank will stop each week, and full details will be published ahead of the branch closure.
- ❑ We lease the premises of our RBS Callander branch, and as such we will bring the lease formally to an end as soon as possible following the closure to minimise the time the building is vacant.
- ❑ 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 Callander branch will therefore close as planned on 18<sup>th</sup> August 2016. Our branch staff and Jane Paxton Local CEO, are available to answer any further questions that our customers or the community may have.