

Royal Bank of Scotland Carlisle Branch Closure

Customer and Community Engagement

All facts and figures are accurate on date of
publication 19th July 2016

Customer and Community Engagement

Carluke branch

Closing date 16th 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 Carluke 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 Vicky Loch, Local CEO on 07789 875494 (Minicom 08004046160) or e-mail vicky.loch@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 Carluke bank changed?

 **24%**

The number of transactions at Carluke branch has dropped by 24% 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.

82 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 Carluke branch on the 16th 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

Carluke

 0.1 miles

 Mon – Sun 7am – 10pm

 Balance Enquiry
Cash & Cheque Deposit
Withdrawal

Law

 2.9 miles

 Mon – Sun 7am – 10pm

 Balance Enquiry
Cheque Deposit
Withdrawal

Crossford

 3.8 miles

 Mon/Tue/Thu/Fri 9am – 5:30pm, Wed 9am – 1:30pm, Sat 9am – 12:30pm

 Balance Enquiry
Cash & Cheque Deposit
Withdrawal

Nearest free to use ATMs

 Bank of Scotland Carluke

 0.1 miles 1 ATM

 Co-op Store Carluke Alldays

 0.1 miles 1 ATM

 Lloyds TSB Carluke

 0.1 miles 1 ATM

 CardPoint Mccolls Carluke

 0.2 miles 1 ATM

 Note Machine Scotmid Carluke Carluke

 0.1 miles 1 ATM

 HSBC Seven Days Stores Carluke

 0.2 miles 1 ATM

Nearest Royal Bank of Scotland Branches

Branch	Distance	Opening Hours	Services Available
Wishaw	4.9 miles	Mon - Fri 9:15am - 5pm* Sat 9am - 12:30pm	Coin Deposit Machine, External ATM, Coin In Machine, Automated Deposit Unit (Fastcash)
Lanark	5.7 miles	Mon - Fri 9:15am - 5pm* Sat 9.30am - 12:30pm	Coin Deposit Machine, External ATM, Coin In Machine, Automated Deposit Unit (Fastcash)
Larkhall	6.6 miles	Mon - Fri 9:15am - 5pm*	External ATM Internal ATM

* Opening deferred by 15 mins on a Wednesday

24/7 Telephone Banking
0800 404 6160
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 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

Wishaw Press



Post Office

Contacted

Carluke Post Office



MP/MSP

Contacted

Angela
Crawley
MP

Aileen
Campbell
MSP



Local Groups

Contacted

Age UK
South Lanarkshire
Council

We attended a meeting with Aileen Campbell MSP on 10th June 2016 to discuss local concerns regarding the closure of Carluke 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 26 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 Carluke 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 they understand the decision to close the branch, but they are unhappy that they will have to travel further to do their banking. They are also concerned about the impact it may have on the local community.
- ❑ Our customers have been concerned about what will happen to the staff who work at the branch following the closure.
- ❑ Our customers have been concerned about what will happen to the building once the branch has been closed.

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 local ATMs. Our local team has spoken to all customers who have been concerned to explain more about our alternative banking services in the local area.
- ❑ 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 have been able to transfer a number of our staff to other branches in the local area.
- ❑ We own the premises of our Carluke branch, and as such we will bring it formally to the market as soon as possible following the closure. We would hope to achieve a sale as quickly as possible to minimise the time the building is vacant.

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 Carluke branch will therefore close as planned on 16th August 2016. Our branch staff and Vicky Loch Local CEO, are available to answer any further questions that our customers or the community may have.