

Royal Bank of Scotland Carnoustie Branch Closure

Customer and Community Engagement

All facts and figures are accurate on date of
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Customer and Community Engagement

Carnoustie branch

Closing date 11th 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 Carnoustie 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 Audrey Horne, Local CEO on 07920 214160 (Minicom 08004046160) or e-mail audrey.horne@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 Carnoustie bank changed?

 **24%**

The number of transactions at Carnoustie 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.

73 Customers

are using the branch on a regular basis 22 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 Carnoustie branch on the 11th 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

Carnoustie

 0.1 miles

 Mon - Sun 6:30am – 10pm

 Balance Enquiry
Cash & Cheque
Deposit
Withdrawal

West End

 0.8 miles

 Mon - Sun 6:30am – 10pm

 Balance Enquiry
Cheque Deposit
Withdrawal

Monifieth

 4.5 miles

 Mon - Sat 6am – 6pm
Sun 6am – 1pm

 Balance Enquiry
Cheque Deposit
Withdrawal

Nearest free to use ATMs

 RBS Carnoustie
 0 miles 1 ATM

 Bank of Scotland Carnoustie
 0.2 miles 1 ATM

 Lloyds TSB Angus
 0 miles 1 ATM

 Infocash Premier Stores Carnoustie
 0.7 miles 1 ATM

 Clydesdale Bank Carnoustie
 0.1 miles 1 ATM

 CardPoint Sparkle Carnoustie
 0.8 miles 1 ATM

Nearest Royal Bank of Scotland Branches

| Branch | Distance | Opening Hours | Services Available |
|-----------------------|------------|--|--------------------------------------|
| Dundee Broughty Ferry | 7 miles | Mon - Fri 9:15am - 5pm* Sat 9am - 12:30pm | Coin Deposit Machine External ATM |
| Arbroath | 7.7 miles | Mon - Fri 9:15am - 5pm* Sat 9am - 12:30pm | Coin Deposit Machine External ATM |
| Dundee Stobswell | 12.4 miles | Mon - Fri 9:15am - 5pm* | External ATM |

* Opening deferred by 15 mins on a Wednesday

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



 **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

Guide and Gazette,
Dundee Courier



Post Office

Contacted

Carnoustie Post
Office



MP/MSP

Contacted

Stewart Hosie
MP

Graeme Dey
MSP



Local Groups

Contacted

Citizens Advice
Bureau
Age UK
Trading Standards
Dundee Voluntary
Action group
Police Scotland
Angus Council

We attended a call on 25th May with Graeme Dey MSP to discuss local concerns regarding the closure of Carnoustie 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 25 enquiries and 5 complaints as a result of this decision. We have contacted each customer to discuss their concerns.

Conclusion

The decision to close Royal Bank of Scotland Carnoustie 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 staff who work at the branch following the closure.
- ❑ The new Mobile Bank is something that many people are pleased about, but they do not feel it is as good as having the actual branch.

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

- ❑ Royal Bank of Scotland Carnoustie branch 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 Carnoustie branch has dropped by 24% since 2011 and 73 customers are using the branch on a regular weekly basis. 22 of these customers already use our other branches in the area. We will also introduce a new Mobile Bank service, to enable our customers to continue to access their banking with us in the community.
- ❑ 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.
- ❑ 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.

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 Carnoustie branch will therefore close as planned on 11th August 2016. Our branch staff and Audrey Horne Local CEO, are available to answer any further questions that our customers or the community may have.