

Royal Bank of Scotland Dalmellington Branch Closure

Customer and Community Engagement

All facts and figures are accurate on date of
publication 18th July 2016

Customer and Community Engagement

Dalmellington 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 Dalmellington 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 Arlene McCrorie, Local CEO on 07917 175486 (Minicom 08004046160) or e-mail arlene.mccrorie@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 Dalmellington bank changed?

 **16%**

The number of transactions at Dalmellington branch has dropped by 16% 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.

54 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 Dalmellington 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

Dalmellington

 0.1 miles


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

 Balance Enquiry
Cash & Cheque
Deposit Withdrawal

Bellsbank


 1 mile

 Mon 9am – 12pm
Tue/Wed 9am – 11pm

 Balance Enquiry
Cheque Deposit
Withdrawal


Patna

 5.3 miles


 Mon – Wed 9am – 12:30pm

 Balance Enquiry
Cash & Cheque Deposit
Withdrawal

Nearest free to use ATMs

 RBS Dalmellington


 0 miles 1 ATM

 Bank of Scotland Nisa Ayr

 1 mile 1 ATM


 Bank of Scotland Costcutter Ayr


 0 miles 1 ATM


 Bank of Scotland Spar Patna

 5 miles 1 ATM

 Bank of Ireland Post Office Merrick Drive Ayr

 1 mile 1 ATM

 Note Machine Botterills New Cumnock

 10.8 miles 1 ATM

Nearest Royal Bank of Scotland Branches

Branch	Distance	Opening Hours	Services Available
Cumnock	13.7 miles	Mon - Fri 9:15am - 5pm* Sat 9am - 12:30pm	External ATM
Ayr Chief Office	14.7 miles	Mon/Tue/Fri 9am - 5:30pm Wed 9:30am - 5:30pm Thu 9am - 7pm Sat 9am - 3pm	Coin Deposit Machine External ATM
Prestwick	17.5 miles	Mon - Fri 9:15am - 5pm*	External ATM

* Opening deferred by 15 mins on a Wednesday

Royal Bank of Scotland Dalmellington is the Last Bank in Town

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'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



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

Ayrshire Post, Ayr Advertiser



Post Office

Contacted

Dalmellington Post Office



MP/MSP

Contacted

Corri Wilson MP

Jeane Freeman MSP



Local Groups

Contacted

Citizens Advice Bureau
Age UK
Community Money Advice
The Zone – Young People
Doon Academy
Community Action Group
Dalmellington Nursing Home
Parish Council
Local Church
Community Council

We attended a meeting with Corri Wilson MP and Jeane Freeman MSP on 4th July 2016 to discuss the closure of RBS Dalmellington branch and to answer questions and concerns around the access to banking in the local area.

Following customer and local community feedback, we have agreed to reconfigure the ATM to dispense £5 notes to alleviate concerns of lower denomination cash availability in the community when the branch closes.

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 35 complaints as a result of this decision. We have contacted each customer to discuss their concerns. We have also responded directly to Corri Wilson MP and Jeane Freeman MSP and asked that they discuss our response with local constituents.

Conclusion

The decision to close Royal Bank of Scotland Dalmellington 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.
- ❑ Some customers have said that the travel route to the nearest branch is inconvenient and they prefer to travel to an alternative branch for their banking.
- ❑ Concerns were raised about how the closure may impact the local economy as RBS Dalmellington is the Last Bank in town and whether it would cause a decline in the number of visitors to Dalmellington.

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 we are introducing a new Mobile Bank, and they can also 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.
- ❑ We have arranged for the Mobile Bank to be available on 3rd August 2016 between 3pm and 5pm, so that our customers can visit the Mobile Bank and try the services available before the branch closes.
- ❑ Where relevant, we have also helped our customers with setting up and using online banking and offered online training sessions at 'The Zone' within the community of Dalmellington.
- ❑ Since we made our 'Last Bank in Town' commitment in 2010, we've seen significant changes in the way our customers are choosing to bank with us. Since 2010 we've launched our Mobile App and we've introduced free withdrawals and deposits via the Post Office. Branch transactions have fallen by 43% since 2010, whilst online and mobile banking transactions have grown by over 400%. Online and mobile transactions now outnumber the combined total transactions for both branches and ATMs, less than 9% of our total customer transactions were undertaken in our branches in 2014, compared to 25% in 2010. To recognise these significant changes, our Customer Charter commitment on Last Bank in Town has also had to change, and we now assess all branches individually.

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