

Royal Bank of Scotland London Elgin Avenue Branch Closure

Customer and Community Engagement

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

London Elgin Avenue branch

Closing date 17th July 2017

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 London Elgin Avenue 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 Louise Evans, Area Director on 07769 301775 or e-mail LOUISE.EVANS@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 Elgin Avenue branch changed?

 **10%**

The number of transactions at London Elgin Avenue branch has dropped by 10% since 2011.

41 % of customers at the branch are active Digital Banking users.

Banking in 2017

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.

116 Customers

are using the branch on a regular basis.

 **Royal Bank of Scotland**

How you can continue to bank locally

The decision to close our Royal Bank of Scotland London Elgin Avenue branch on the 17th July 2017 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 free to use ATMs

	The Cooperative Food Paddington		Maida Hill Post Office 377 Harrow Road		W9 Food & Wine 355 Harrow Road
	0 miles 1 ATM		0.1 miles 1 ATM		0.1 miles 1 ATM
	Halifax Russells Wharf		Maharaja Food & Wine 30 Golborne Road		Orange Dry Cleaners 205 Shirland Road
	0.2 miles 1 ATM		0.3 miles 1 ATM		0.3 miles 1 ATM

Nearest Post Office

Kilburn Park

	0.4 miles
	Mon - Sun 9:00am – 17:30pm & Sat 9:00am to 12:30pm

 Balance Enquiry
Withdrawal
Cheque Deposit
Cash Deposit

Maida Hill

	150 yards
	Mon-Fri (excl.Tue)- 08:30am-17:30pm Tue&Sat- 08:30am-17:30pm

 Balance Enquiry
Withdrawal
Cheque Deposit
Cash Deposit

Kilburn Lane

	0.7 miles
	Mon-Sat 8.00am – 21.00pm Sun – 9.00am- 18.00pm

 Balance Enquiry
Withdrawal
Cheque Deposit
Cash Deposit

Nearest Royal Bank of Scotland Branches

Branch	Distance	Opening Hours	Services Available
Notting Hill	1.3 miles	Mon-Fri (excl.Wed) 09:15 - 16:45 Wed- 09:45 - 16:45	External ATM
Marylebone	1.9 miles	Mon-Fri (excl.Wed) 09:15 - 16:45 Wed- 09:45 - 16:45 Sat- 09:00 - 13:00	External ATM
Kensington High Street	2.1 miles	Mon-Fri (excl.Wed) 09:15 - 16:45 Wed- 09:45 - 16:45 Sat- 09:00 - 13:00	External ATM

24/7 Telephone Banking
0345 900 0400
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 6 months notice of the closure, and also displayed posters in the branch throughout the notice period.



Newspapers
Contacted
Hampstead &
Highgate Express



Post Office
We have
contacted the
Harrow Road
Post Office.

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.



MP Contacted
Ms Karen Buck



Local Groups Contacted

Age UK
Citizens Advice Bureau
4 local housing co operatives
3 local schools / playgroups
2 local churches
Various other local charity, youth projects and organisations within the community.

Our local branch and business teams have proactively looked to contact 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 17 enquiries and 2 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 London Elgin Avenue 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 people have said that they understand the decision to close the branch, and that the other ways to bank locally are suitable.
 - ❑ Our customers have been concerned about what will happen to the staff who work at the branch following the closure.
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We have undertaken the following activities in response to the key areas of concern:

- ❑ Our customers can access their banking at the local Post Office, through our telephone, online or using our mobile banking services. Our local team have spoken with customers about their different needs, offered help and explained 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.
- ❑ We are working closely with the staff at the branch since the announcement to understand their preferences when the branch closes. The intention is that most staff will transfer out to other branches in the local area.
- ❑ 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 the branch has dropped by 10% since 2011.
- ❑ Our customers will be able to access all of the services that they can in Elgin Avenue branch using our nearest branches which are within 2.1 miles.

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 Elgin Avenue branch will therefore close as planned on 17th July 2017. Our branch staff and Louise Evans local Area Director are available to answer any further questions that our customers or the community may have.