

Royal Bank of Scotland Glasgow Maryhill Branch Closure

Customer and Community Engagement

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

Glasgow Maryhill branch

Closing date 17th 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 Glasgow Maryhill 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 Linda Cairns, Local CEO on 07827 083451 (Minicom 08004046160) or e-mail linda.cairns@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 Glasgow Maryhill bank changed?

 **20%**

The number of transactions at Glasgow Maryhill branch has dropped by 20% 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 40 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 Glasgow Maryhill branch on the 17th 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

Summerston

 0.4 miles

 Mon – Fri 8am – 6pm
Sat 8am – 5pm
Sun 10am – 4pm

 Balance Enquiry
Cash & Cheque
Deposit
Withdrawal

Maryhill

 0.9 miles

 Mon 8am – 6:30pm
Tue – Fri 8:30am – 6:30pm, Sat 9am – 4pm, Sun 11am – 2pm

 Balance Enquiry
Cash & Cheque Deposit
Withdrawal

Kelvindale

 1.4 miles

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

 Balance Enquiry
Cash & Cheque Deposit
Withdrawal

Nearest free to use ATMs

 CardPoint Lifestyle
Express Newsflash

 0.1 miles 1 ATM

 CardPoint P B A Spar

 0.5 miles 1 ATM

 Barclays ASDA
Summerston

 0.4 miles 3 ATMs

 Clydesdale Bank
G101 Maryhill Road

 0.6 miles 1 ATM

 CardPoint Lifestyle
Express Glasgow
Glenavon Road

 0.5 miles 1 ATM

 Note Machine Nisa
Day Today Maryhill
Road

 0.8 miles 1 ATM

Nearest Royal Bank of Scotland Branches

Branch	Distance	Opening Hours	Services Available
Glasgow Annesland Cross	1.5 miles	Mon - Fri 9:15am - 5pm* Sat 9am - 12:30pm	External ATM
Glasgow Byres Road	1.8 miles	Mon/Tue/Fri 9am - 5:30pm Wed 9:30am - 5:30pm Thu 9am - 7pm Sat 9am - 3pm	Coin Deposit Machine External ATM
Glasgow Sauchiehall Street	2.9 miles	Mon/Tue/Fri 9am - 5:30pm Wed 9:30am - 5:30pm Thu 9am - 7pm Sat 9am - 3pm	Coin Deposit Machine External 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

Rutherglen Reformer,
Glasgow Evening
Times, Glasgow South
and Eastwood Extra



Post Office Contacted

Summerston
Post Office



MP/MSP Contacted

Patrick Grady
MP

Bob Doris
MSP



Local Groups Contacted

Age UK
Citizens Advice
Bureau
Federation of Small
Businesses
Group Pensioners
Association
Community Money
Advice

We attended a meeting with Patrick Grady MP, Bob Doris MSP and Local Councillors on 10th June 2016 to discuss their concerns regarding the closure of Glasgow Maryhill 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 6 enquiries and 18 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 Glasgow Maryhill 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

- ❑ Some customers have said that the travel route to the nearest branch, Glasgow Anniesland Cross, is inconvenient and they prefer to travel to Glasgow Byres Road for their banking.
- ❑ Our customers have been concerned about what will happen to the staff who work at the branch following the closure.
- ❑ There was a high level of concern that we did not intend to keep an ATM in the local community when the branch closed.

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

- ❑ Where relevant, we have helped our customers with setting up and using online banking, and confirmed that customers can use any branch which is most convenient to them for their banking services.
- ❑ 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 carefully considered the availability of free to use ATMs in the local area as part of our decision and there are 24 free to use ATMs within 1 mile of the branch. This gives our customers a number of options for ATM access locally.

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 Glasgow Maryhill branch will therefore close as planned on 17th August 2016. Our branch staff and Linda Cairns Local CEO, are available to answer any further questions that our customers or the community may have.