

Royal Bank of Scotland Glasgow Possilpark Branch Closure

Customer and Community Engagement

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

Glasgow Possilpark branch

Closing date 9th 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 Possilpark 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 Mark Hamilton, Local CEO on 07826 664108 (Minicom 08004046160) or e-mail mark.hamilton@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 Possilpark bank changed?

 **17%**

The number of transactions at Glasgow Possilpark branch has dropped by 17% 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.

94 Customers

are using the branch on a regular basis 54 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 Possilpark branch on the 9th 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

Possilpark

 0 miles

 Mon – Sat 8:30am – 5:30pm

 Balance Enquiry
Cash & Cheque
Deposit
Withdrawal

St Georges X

 1.1 miles

 Mon – Sun 8am – 10pm

 Balance Enquiry
Cash & Cheque
Deposit
Withdrawal

Lambhill

 1.2 miles

 Mon – Fri 9am – 5:30pm
Sat 9am – 7:30pm

 Balance Enquiry
Cash & Cheque
Deposit
Withdrawal

Nearest free to use ATMs

 RBS Glasgow Possilpark

 0 miles 1 ATMs

 CardPoint Phoenix Filling Station

 0.7 miles 1 ATM

 CardPoint Saracen Grocery

 0.1 miles 1 ATM

 Nationwide BS Hawthorn Filling Station

 0.7 miles 1 ATM

 CardPoint Q Save

 0.1 miles 1 ATM

 YourCash Betfred Possil

 0.8 miles 1 ATM

Nearest Royal Bank of Scotland Branches

Branch	Distance	Opening Hours	Services Available
Glasgow Sauchiehall Street	1.5 miles	Mon/Tue/Fri 9m - 5.30pm Wed 9.30am - 5.30pm Thu 9am - 7pm Sat 9am - 3pm	Coin Deposit Machine External ATM
Glasgow Business Centre	1.6 miles	Mon - Fri 9.15am - 4.45pm*	Coin Deposit Machine External ATM Internal ATM
Glasgow City Branch	1.8 miles	Mon/Tue/Fri 9am - 5.30pm Wed 9.30am - 5.30pm Thu 9am - 7pm Sat 9am - 3pm	Coin Deposit Machine Internal ATM

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,

Glasgow Possilpark is the Last Bank in Town

24/7 Telephone Banking
0800 404 6160
Online/Mobile Banking
Rbs.co.uk/waystobank

 **Royal Bank of Scotland**

* Opening deferred by 15 mins on a Wednesday

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

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



Post Office Contacted

Possilpark Post
Office



MP/MSP Contacted

Anne
McLaughlin
MP

Bob Doris
MSP



Local Groups Contacted

Citizens Advice
Bureau
Age UK
Federation of Small
Business

We attended a meeting with Bob Doris MSP, Patrick Grady Parliamentary Advisory Manager to Anne McLaughlin MP, a number of local councilors and also the Chief Executive of NG Homes on 10th June 2016 to discuss their concerns regarding the closure of Glasgow Possilpark branch. There was a particular focus on ways to address financial inclusion 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 35 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 Glasgow Possilpark 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 is the last Bank in town and it may impact the local community and that they will have to travel further to do their banking.
- ❑ Our customers have been concerned about what will happen to the staff who work at the branch following the closure.

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

- ❑ 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%. 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.
- ❑ 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 our ATM/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.

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 Possilpark branch will therefore close as planned on 9th August 2016. Our branch staff and Mark Hamilton Local CEO, are available to answer any further questions that our customers or the community may have.