

Royal Bank of Scotland Netherlee Branch Closure

Customer and Community Engagement

All facts and figures are accurate on date of
publication 15th July 2016

Customer and Community Engagement

Netherlee 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 Netherlee 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 Fraser Maclachlan, Branch Manager on 07826 664121 (Minicom 08004046160) or e-mail fraser.maclachlan@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 Netherlee bank changed

52 Customers

are using the branch on a regular basis
29 of these customers already use our other branches in the area.

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.

How you can continue to bank locally

The decision to close our Royal Bank of Scotland Netherlee 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

Netherlee

 0 miles

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

 Balance Enquiry
Cash & Cheque
Deposit
Withdrawal

Clarkston

 1 mile

 Mon - Sat 9am – 5:30pm

 Balance Enquiry
Cash & Cheque
Deposit
Withdrawal

Cathcart

 1.4 miles

 Mon - Fri 9am – 5:30pm
Sat 9am – 1pm

 Balance Enquiry
Cash & Cheque Deposit
Withdrawal

Nearest free to use ATMs

 Clydesdale Bank
Mccashins Glasgow

 0.3 miles 1 ATM

 Sainsbury's Glasgow
Clarkston Road

 0.8 miles 1 ATM

 Lloyds TSB Glasgow
Busby Road

 0.8 miles 1 ATM

 Santander Glasgow
Busby Road

 0.8 miles 1 ATM

 YourCash Betfred
Glasgow

 0.8 miles 1 ATM

 CardPoint Scotmid
Clarkston Glasgow

 0.9 miles 1 ATM

Nearest Royal Bank of Scotland Branches

Branch	Distance	Opening Hours	Services Available
Giffnock	2.1 miles	Mon - Fri 9:15am - 5pm*	Coin Deposit Machine External ATM
Glasgow Shawlands	2.9 miles	Mon/Tue/Thu/Fri 9:15am - 5pm* Sat 9am - 3pm	Coin Deposit Machine External ATM
Newton Mearns	4 miles	Mon - Fri 9:15am - 5pm* Sat 9:15am – 12:30pm	External ATM

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



* 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.

 **Royal Bank of Scotland**

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.

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 17 enquiries as a result of this decision. We have contacted each customer to discuss their concerns.



Newspapers Contacted

East Kilbride News,
Hamilton Advertiser,
Barrhead News



Post Office Contacted

Netherlee Post
Office



MP/MSP Contacted

Kirsten
Oswald
MP

Ken
Macintosh
MSP



Local Groups Contacted

Citizens Advice
Bureau
Age UK
Community Money
Advice

Conclusion

The decision to close Royal Bank of Scotland Netherlee 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.
- ❑ The access to banking services that we offer at the Post Office is something that many customers are pleased about, as they can do their banking with us at more convenient times and locations.

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 they can access their banking at the local Post Office, through our telephone, online or mobile banking services, or at 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 and advice of the free to use car park at our nearest NatWest Giffnock branch.
- ❑ We met with the local post master and have taken time to work together with the local Post Office to ensure that services are in place and are suitable for the local demand.
- ❑ Where relevant, we have helped our customers with setting up and using online banking, and have encouraged them to visit our nearest branch.

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 Netherlee branch will therefore close as planned on 11th August 2016. Our branch staff and Fraser Maclachlan Branch Manager, are available to answer any further questions that our customers or the community may have.