

Royal Bank of Scotland Newton Heath Branch Closure

Customer and Community Engagement

All facts and figures are accurate on date of publication 10th April 2017.

Customer and Community Engagement

Newton Heath branch

Closing date 18th 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 Newton Heath 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 Jonathon Tinsley, Bank Manager on 07721 117109 or e-mail JONATHAN.TINSLEY@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 Newton Heath branch changed?

 **21%**

The number of transactions at Newton Heath branch has dropped by 21% since 2011.

49% of the branch customers 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.

90 Customers

are using the branch on a regular basis.

How you can continue to bank locally

The decision to close our Royal Bank of Scotland Newton Heath branch on the 18th 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



Bank of Ireland
Newton Heath Post
Office



0.1 miles 1 ATM



Post Office
105a Briscoe Lane



0.3 miles 1 ATM



Lloyds
64 Old Church Street



0.2 miles 1 ATM



The Cooperative
Dean Mount



0.5 miles 1 ATM



Barclays
Asda Newton Heath



0.3 miles 1 ATM



Greater Manchester
Police HQ



0.6 miles 1 ATM

Nearest Post Office

Miles Platting



1.2 miles

Newton Heath Post Office



0.1 miles

Lightbowne Road



0.9 miles



Mon – Sat 7.00am –
22.30pm
Sun 8.00am –
22.00pm



Mon – Fri 9:00am –
17:30



Mon – Sat 8.00am –
19.00pm
Sun – 9.00pm – 16.00pm



Balance Enquiry
Withdrawal
Cheque Deposit
Cash Deposit



Balance Enquiry
Withdrawal
Cheque Deposit
Cash Deposit



Balance Enquiry
Withdrawal
Cheque Deposit
Cash Deposit

Nearest Royal Bank of Scotland Branches

Branch	Distance	Opening Hours	Services Available
Manchester Mosley Street	3.0 miles	Mon-Fri 9:15am – 16:45pm Wed 9:45am – 16:45pm Sat 9:00am – 15:00pm	Internal ATM
Manchester Droylsden	3.0 miles	Mon-Fri 9:15am – 16:45pm Wed 9:45am – 16:45pm	External ATM
Manchester Cheetham Hill	3.1 miles	Mon-Fri 9:15am – 16:45pm Wed 9:45am – 16:45pm Sat 9:00am – 15:00pm	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
Manchester
Evening News



Post Office

We have contacted the post master at Newton Heath 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

Lucy Powell



Local Groups Contacted

Federation of Small Businesses.
Age UK
Citizens Advice Bureau

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 approx. 30 enquiries and no 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 Newton Heath 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 the closure might affect the local economy and it might cause fewer people to visit Newton Heath branch
 - Most people have said that the reason they're unhappy about the decision to close the branch is that they will have to travel further to do their banking.
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We have undertaken the following activities in response to the key areas of concern:

- Our local team have spoken to people about their different needs and offered to help with the most suitable ways to bank in the area.
- Customers can access their banking at the local Post Office, through our telephone, online or using our mobile banking services. Our local team have contacted customers to discuss their individual circumstances and banking requirements and have offered help and support with the most suitable ways to bank, for them.
- We met with the local postmaster and the post office to make sure that they're ready for the local demand. We've also spoken to everyone who said they were concerned.
- 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 Newton Heath branch will therefore close as planned on 18th July 2017. Our branch staff and Jonathan Tinsley local Bank Manager are available to answer any further questions that our customers or the community may have.