

Royal Bank of Scotland Prestonpans Branch Closure

Customer and Community Engagement

All facts and figures are accurate on date of
publication 12th July 2016

Customer and Community Engagement

Prestonpans 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 Prestonpans 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 Hazel Brydon, Local CEO on 07826 664011 (Minicom 08004046160) or e-mail hazel.brydon@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 Prestonpans bank changed?

 **22%**

The number of transactions at Prestonpans branch has dropped by 22% since 2011.

94 Customers

are using the branch on a regular basis
31 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 Prestonpans 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

Prestonpans

 0.1 miles

 Mon – Fri 9am – 5.30pm
Sat 9am-12.30pm

 Balance Enquiry
Cash & Cheque
Deposit
Withdrawal

Hawthorn Road

 0.8 miles

 Mon – Fri 9am – 5.30pm (Wed 9am – 1pm)
Sat 9am – 12.30pm

 Balance Enquiry
Cash & Cheque
Deposit
Withdrawal

Cockenzie

 1.7 miles

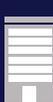
 Mon – Fri 9am – 5.30pm
Sat 9am – 12.30pm

 Balance Enquiry
Cash & Cheque Deposit
Withdrawal

Nearest free to use ATMs

 RBS Prestonpans

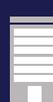
 0 miles 1 ATM

 CardPoint Pans
Convenience Store
Prestonpans

 0.8 miles 1 ATM

 Note Machine
Scotmid High Street
Prestonpans

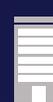
 0.2 miles 1 ATM

 Note Machine
Scotmid Bankton
Prestonpans

 0.8 miles 1 ATM

 Note Machine
Scotmid Redburn
Road Prestonpans

 0.6 miles 1 ATM

 Co-op Store Port
Seton

 1.7 miles 1 ATM

Nearest Royal Bank of Scotland Branches

Branch	Distance	Opening Hours	Services Available
Tranent	2 miles	Mon - Fri 9.15am - 5.00pm*	External ATM Internal ATM
Musselburgh Bridge Street	3.3 miles	Mon - Fri 9.15am - 5.00pm* Sat 9.00am - 12.30pm	Coin Deposit Machine External ATM
Edinburgh Portobello	8.3 miles	Mon - Fri 9.15am - 5.00pm* Sat 9.00am - 12.30pm	External 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,

Royal Bank of Scotland Prestonpans 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

Edinburgh Evening News/Scotsman, East Lothian Courier



Post Office

Contacted

Prestonpans, Hawthorn Road, Cockenzie Post Office



MP/MSP

Contacted

George Kerevan MP

Iain Gray MSP



Local Groups

Contacted

Citizens Advice Bureau
Age UK
Federation of Small Business
ELCAP
Community Council
Harlaw Hill Day Centre

A parliamentary debate was held on 14th June 2016, discussing at length the concerns around the closure of Royal Bank of Scotland Prestonpans branch. Follow up discussions will be held with the MSPs around some of the points raised during the debate.

A meeting is being scheduled with George Kerevan MP, Iain Gray MSP and the local Council, to discuss local concerns regarding the closure of Prestonpans 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 16 enquiries and 10 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 Prestonpans 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.
- ❑ There is a concern about the impact the closure will have on the community because Royal Bank of Scotland Prestonpans is the Last Bank in Town.

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 our ATM. 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 met with the local Post Masters and have taken time to work together with the local Post Offices to ensure that services are in place and are suitable for the local demand. Many customers are already utilising the services available locally at the Post Office.
- ❑ Royal Bank of Scotland Prestonpans is the last Bank in town, and 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 Prestonpans branch has dropped by 22% since 2011 and 94 customers are using the branch on a regular weekly basis. 31 of these customers already use our other branches in the area. We will keep our ATM in Prestonpans.

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