

Royal Bank of Scotland Shotts Branch Closure

Customer and Community Engagement

All facts and figures are accurate on date of
publication 13th July 2016

Customer and Community Engagement

Shotts 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 Shotts 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 John Paterson, Local CEO on 07826 664112 (Minicom 08004046160) or e-mail john.paterson@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 Shotts bank changed

 **16%**

The number of transactions at Shotts branch has dropped by 16% 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.

67 Customers

are using the branch on a regular basis 22 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 Shotts 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

Shotts	Stane	Allanton
 0.1 miles	 0.9 miles	 2.6 miles
 Mon – Fri 6am – 5:30pm Sat 6am – 3pm Sun 7am – 1pm	 Mon – Fri 8am – 10pm Sat/Sun 9am – 10pm	 Mon – Sat 6:15am – 10pm Sun 8am – 10pm
 Balance Enquiry Cheque Deposit Withdrawal	 Balance Enquiry Cheque Deposit Withdrawal	 Balance Enquiry Cheque Deposit Withdrawal

Nearest free to use ATMs

 Bank of Scotland Shotts	 G4S Shotts Branch	 Co-op Store Shotts
 0 miles 1 ATM	 0 miles 1 ATM	 0.1 miles 1 ATM
 YourCash Hillside Store Shotts	 CardPoint M Hanif & Partners Shotts	 Bank of Ireland Post Office Sandvale Place Shotts
 0.4 miles 1 ATM	 0.7 miles 1 ATM	 0.9 miles 1 ATM

Nearest Royal Bank of Scotland Branches

Branch	Distance	Opening Hours	Services Available
Wishaw	6.4 miles	Mon - Fri 9.15am - 5.00pm* Sat 9.00am - 12.30pm	Coin Deposit Machine External ATM
Whitburn	7.1 miles	Mon - Fri 9.15am - 5.00pm* Sat 9.00am - 12.30pm	External ATM
Motherwell	8.8 miles	Mon - Fri 9am - 5.30pm** Sat 10am - 2pm	Coin Deposit Machine External ATM

We're introducing a Mobile Branch service in the local area which we will look to have in place upon closure of the branch.

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
** Opening deferred by 30 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

Wishaw Press
Cumbernauld & Kilsyth
Chronicle



Post Office

Contacted

Shotts Post
Office and
Stane Post
Office



MP/MSP

Contacted

Neil Gray
MP
Alex Neil
MSP



Local Groups

Contacted

Citizens Advice
Bureau
Age UK

We attended a meeting on 17th June 2016 with Alex Neil MSP, Neil Gray MP and councillor Thomas Cochrane to discuss the closure decision, concerns and questions.

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 25 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 Shotts 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 may impact the local community and town status

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

- ❑ RBS Shotts is not 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 RBS Shotts has dropped by 16% since 2011 and 67 customers are using the branch on a regular weekly basis. 22 of these customers already use our other branches in the area. We will introduce a new Mobile Bank service, to enable our customers to continue to access their banking with us in the community.
- ❑ 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 Shotts branch will therefore close as planned on 9th August. Our branch staff and John Paterson Local CEO, are available to answer any further questions that our customers or the community may have.