

Royal Bank of Scotland Stirling Murray Place Branch Closure

Customer and Community Engagement

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

Stirling Murray Place 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 Stirling Murray Place 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 Carol Walshe, Local CEO on 07825 117047 (Minicom 08004046160) or e-mail carol.walshe@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 Stirling Murray Place bank changed?

 **35%**

The number of transactions at Stirling Murray Place branch has dropped by 35% 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.

68 Customers

are using the branch on a regular basis 43 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 Stirling Murray Place 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

| Stirling | Drip Road | Springfield Road |
|--|---|--|
|  0.2 miles |  1.2 miles |  1.3 miles |
|  Mon - Sat 9am – 5:30pm Sun 11am – 3pm |  Mon - Sat 6am – 10pm Sun 7am – 10pm |  Mon - Fri 9am – 5:30pm Sat 9am – 12:30pm |
|  Balance Enquiry Cash & Cheque Deposit Withdrawal |  Balance Enquiry Cheque Deposit Withdrawal |  Balance Enquiry Cash & Cheque Deposit Withdrawal |

Nearest free to use ATMs

| | | |
|--|--|--|
|  RBS Stirling Murray Place |  Clydesdale Bank Stirling |  Infocash Cold Beer Company |
|  0 miles 2 ATMs |  0 miles 3 ATMs |  0 miles 1 ATM |
|  Lloyds TSB Stirling |  Barclays Stirling Murray Place |  HSBC Stirling Murray Place |
|  0 miles 1 ATM |  0.1 miles 2 ATMs |  0.1 miles 2 ATMs |

Nearest Royal Bank of Scotland Branches

| Branch | Distance | Opening Hours | Services Available |
|-----------------------|-----------|---|--------------------|
| Stirling Pitt Terrace | 0.6 miles | Mon - Fri 9am - 5:30pm* Sat 9am - 3pm | External ATM |
| Bannockburn | 2.8 miles | Mon/Tue/Thu/Fri 9:15am - 5pm** Sat 9am - 12:30pm | External ATM |
| Bridge of Allan | 2.9 miles | Mon/Tue/Thu/Fri 10am - 4:45pm Wed 10am - 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.

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



* Opening deferred by 30 mins on a Wednesday ** 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.

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



Newspapers

Contacted

Stirling Observer,
Falkirk Herald



Post Office

Contacted

Stirling
Post Office



MP/MSP

Contacted

Steven
Paterson
MP

Bruce
Crawford
MSP



Local Groups

Contacted

Age UK
Citizens Advice
Bureau
Federation of Small
Businesses
Group Pensioners
Association
Community Money
Advice

Conclusion

The decision to close Royal Bank of Scotland Stirling Murray Place 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 they understand the decision to close the Branch, and that the alternative ways to bank locally are suitable.
 - ❑ Some customers have enquired which branch they can use for their banking needs once the Stirling Murray Place branch is closed.
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We have undertaken the following activities in response to the key areas of concern:

- ❑ Where relevant, we have helped our customers with setting up and using online banking, and have encouraged them to visit our nearest branch.
- ❑ Our alternative branch, Royal Bank of Scotland Stirling Pitt Terrace, is a few minutes walk from the branch. Our local team have also spoken to customers to discuss their individual circumstances and banking requirements, and have offered help and support with the most suitable ways to bank 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 Stirling Murray Place branch will therefore close as planned on 11th August 2016. Our branch staff and Carol Walshe Local CEO, are available to answer any further questions that our customers or the community may have.