

Royal Bank of Scotland West Calder Branch Closure

Customer and Community Engagement

All facts and figures are accurate on date of
publication 18th July 2016

Customer and Community Engagement

West Calder branch

Closing date 10th 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 West Calder 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 Caroline Bell Local CEO Monday to Wednesday, on 07826 664045 (Minicom 0800 404 6160) or Melanie Brown Local CEO, Wednesday to Friday, on 07826 664052 (Minicom 0800 404 6160). Alternatively, you can email us at caroline.j.bell@rbs.co.uk or melanie.brown@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 West Calder bank changed

 **31%**

The number of transactions at West Calder branch has dropped by 31% 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.

65 Customers

are using the branch on a regular basis 31 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 West Calder branch on the 10th 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

West Calder

 0.0 miles

 Mon - Sat 9am – 5.30pm

 Balance Enquiry
Cash & Cheque
Deposit
Withdrawal

Addiewell

 2.6 miles

 Mon/Tue/Thu/Fri 9am – 5.30pm
Wed/Sat 9am – 12.30pm

 Balance Enquiry
Cash & Cheque
Deposit
Withdrawal

Stoneyburn

 3 miles

 Mon – Fri 6am – 6pm
Sat 7am – 4pm
Sun 8am – 2pm

 Balance Enquiry
Cheque Deposit
Withdrawal

Nearest free to use ATMs

 Bank of Ireland Post Office East End West Calder

 0 miles 1 ATM

 Bank of Scotland Polbeth Post Office

 1.2 miles 1 ATM

 Note Machine Scotmid West Calder

 0.2 miles 1 ATM

 Bank of Scotland Addiewell

 2.6 miles 1 ATM

 Note Machine Scotmid Polbeth West Lothian

 1 mile 1 ATM

 Morrisons Livingston

 2.7 miles 1 ATM

Nearest Royal Bank of Scotland Branches

Branch	Distance	Opening Hours	Services Available
Livingston	3.4 miles	Mon - Fri 9am - 5:30pm* Sat 9am - 3pm	Coin Deposit Machine Internal ATM
Whitburn	6.2 miles	Mon - Fri 9:15am - 5pm** Sat 9am - 12:30pm	External ATM
Bathgate	6.5 miles	Mon - Fri 9:15am - 5pm** Sat 9am - 12:30pm	Coin Deposit Machine External ATM

Royal Bank of Scotland West Calder is the Last Bank in Town.

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 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.



Newspapers

Contacted

West Lothian Courier



Post Office

Contacted

West Calder
Post Office



MP/MSP

Contacted

Hannah
Bardell
MP
Angela
Constance
MSP



Local Groups

Contacted

Citizens Advice
Bureau
Age UK
Federation of small
business

We attended a meeting on 23rd May 2016 with Angela Constance MSP, with Neil Findlay MSP on 22nd June 2016 and also met with Greg McGarra MSP to discuss their concerns regarding the closure decision and access to banking in the local community.

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 21 enquiries and 3 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 West Calder 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 and that it may also impact on the local economy
- ❑ Our customers have been concerned about what will happen to the building once the branch has been closed.

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 we are introducing a new Mobile Bank, and they can also 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.
- ❑ We're introducing a new Mobile Bank service in the local community, enabling our customers to access the majority of services that they can in the existing branch. The Mobile Bank will be available from 11.30am until 12.15am every Monday and Thursday and will stop outside the West Calder Community Education Centre.
- ❑ We lease the premises of our RBS West Calder branch, and as such we will bring the lease formally to an end as soon as possible following the closure to minimise the time the building is vacant.
- ❑ 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 West Calder branch will therefore close as planned on 10th August 2016. Our branch staff and Caroline Bell and Melanie Brown Local CEOs, are available to answer any further questions that our customers or the community may have.