

Branch closure feedback – how we responded and supported our customers

Before we decided to permanently close the Golspie branch, we carried out a thorough review to understand how our customers and the community would be impacted. We're now near to the closure of this branch, which will close on 4 February 2025.

Your nearest branches to the Golspie branch are Tain branch and Dingwall branch. You can also use any Bank of Scotland branch to do your banking. Go to bankofscotland.co.uk/branchfinder for more information.



Communicating this change to customers

When we announce that a branch is closing, we take a number of factors into account in line with Financial Conduct Authority guidance. We've summarised these in the Branch Review Document, which you can find at bankofscotland.co.uk/branchfinder/branch-closures

We wrote to customers who use the Golspie branch, to let them know it would be closing. We explained about the other ways they can continue to do their banking with us.

We displayed a poster in the branch to let customers know it was closing. Our colleagues there spoke to customers about other ways to do their banking. These include using our Mobile Banking app, Internet Banking, calling us, or using the Post Office®. We let customers know the nearest alternative branches, free cash machines, Post Office and that a Community Banker would be available nearby.



We contacted members of the local community

Who we contacted to understand the impact of the branch closure

- The local MP for Caithness, Sutherland and Easter Ross and the constituency MSP for Caithness, Sutherland and Ross
- Banking Team and Senior Representatives from the Post Office
- Post Office Area Manager responsible for nearest three Post Offices to our closing branch
- National Federation of Sub Postmasters
- The local Citizens Advice Bureau
- The local Chamber of Commerce.

The feedback we received

- Our customers were upset that the branch was closing. We spent time with our customers to understand their individual circumstances and supported them by explaining the most suitable banking options for them. This included, discussing setting up online and telephone banking as well as explaining the services that are available at the Post Office.
- We met Marie Todd MSP to discuss the closure and the Community Banker service that is to be introduced in Golspie. We explained alternative methods of banking available locally and the support for our vulnerable customers.
- Jamie Stone MP wrote to us with concerns about the impact the closure could have on vulnerable customers in the area. He said the travel distance to the closest alternative bank and the lack of reliable internet in rural areas would make it hard for customers to do their banking. We responded outlining the detailed assessment we undertake to consider the impact closing the branch would have on our customers. We explained the alternatives, and said that a Community Banker will be visiting the area following the closure. We advised we would welcome input on where this may best be suited and also offered a meeting to discuss the closure in more detail.
- Local councillors wrote to us expressing their disappointment at the decision. We responded outlining the detailed assessment we undertake ahead of any closure announcement, and explained the alternative ways our customers can continue to bank with us. We also explained how we are supporting local customers.

What we've done to help make the change smoother

- We've called individual customers we know use the branch as their main way of banking with us, including customers that may need extra support, to talk to them about alternative ways to bank and to provide help if they need it.
- We've partnered with the Digital Helpline who offer free one to one guidance over the phone to support customers to use the internet for banking. Customers with an identified need for this service have been provided with contact details enabling them to get free support.
- Our colleagues at Golspie branch have been given the training they need to have in-depth conversations with our customers, especially those who may need extra support, about how we can help them.



We're here to help and support you



If you're a Personal customer
call us on **0345 721 3141**



Speak to one of our colleagues
at any branch



If you're a Business customer
call us on **0345 300 0268**
or speak to your
Relationship Manager



Other ways you can do your banking with us

You can use our Mobile Banking app, Internet Banking, call us or visit a branch.

To find out more information about these services please visit:

For Personal customers go to:
[bankofscotland.co.uk](https://www.bankofscotland.co.uk)

For Business customers go to:
[business.bankofscotland.co.uk](https://www.business.bankofscotland.co.uk)



Community Banker

After the branch closes, our Community Banker will be available to support customers in the local area.

How a Community Banker can help:

- Provides banking services and account support
- Support with account enquiries for personal customers
- Support with selected day to day banking for business customers.

To find the dates and locations of where they'll be available visit:
[bankofscotland.co.uk/
communitybanker](https://www.bankofscotland.co.uk/communitybanker)

Other banking services in your community



Post Office®

You can also use the Post Office for your everyday banking. For more details visit:

Personal customers visit: bankofscotland.co.uk/postoffice

Business customers visit: business.bankofscotland.co.uk/postoffice



To find your most convenient Post Office and its opening times, please visit:

www.postoffice.co.uk/branch-finder



Access to Cash

To find your most convenient free cash machine use the LINK Cash Locator.

Access to Cash Reviews

LINK have already completed an independent Access to Cash assessment in this area. Members of the community and representative organisations may request a further review.

Cash at the till

You can use your debit card and PIN to check your balance and withdraw any amount of cash up to £50 at participating shops. You don't need to make a purchase. Some locations may charge a small fee but you will be notified about this and will be able to cancel the transaction before you are charged.

Cash Machine Locator:
www.link.co.uk/consumers/locator

Access to Cash Review:
www.link.co.uk/helping-you-access-cash/request-access-to-cash

Cash at the till:
www.link.co.uk/consumers/cash-at-the-till



PayPoint

With over 28,000 PayPoint outlets in the UK, you can pay some bills, for example utility bills.



For more information and to find your local outlet visit:
www.paypoint.com



If you'd like to move your current account

You can switch your current account to a new bank or building society in seven days with the free and easy to use Current Account Switch Service (CASS).

For more information:
www.currentaccountswitch.co.uk



If you need extra help

If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages: www.relayuk.bt.com

SignVideo services are also available if you're Deaf and use British Sign Language: bankofscotland.co.uk/contactus/signvideo

If you need support due to a disability please get in touch.



If you need to tell us something

If you want to make a complaint learn more online at: bankofscotland.co.uk/contactus/complain

To speak to us, call: 0800 072 8668 (+44 131 278 3729 outside the UK). You can also visit us in branch.

Calls and online sessions may be monitored and recorded. Not all telephone services are available 24 hours a day, 7 days a week.



Things you need to know

We observe the requirements of the **Financial Conduct Authority Final Guidance 'FG22/6: Branch and ATM closures or conversions'**: www.fca.org.uk/publication/finalised-guidance/fg22-6.pdf and the **Access to Cash sourcebook**: www.handbook.fca.org.uk/handbook/ATCS

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Mobile Banking app - our app is available to customers with a UK personal account and valid registered phone number. Minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. Terms and conditions apply: bankofscotland.co.uk/aboutonline/online-conditions

Keeping your money protected - eligible deposits with us are protected by the Financial Services Compensation Scheme. We are also covered by the Financial Ombudsman Service. Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.



Protected