Help and support for your everyday banking

Disley branch closure 23rd January 2019

Facts correct as at 8th November 2018

Royal Bank of Scotland

The way we bank is changing

The world of banking has changed a lot lately and the changes show no sign of slowing down. These are some of the things we're experiencing that mean we can't offer the same number of branches as we have in the past:

- More people are doing their day-to-day banking online, by mobile app, or over the phone
- More people are even doing bigger things that way, like opening a business account or getting a loan
- Fewer people visit branches, and they do fewer transactions when they're there
- People often use a branch that is more convenient to them, and not one branch consistently
- People contact us in a variety of ways and today very few people only do their banking in a branch

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- Branch transactions are down by 30% since 2014*
- More than 3m mobile and online transactions in 2017*
- 53% increase in the number of customers using mobile banking since 2014*
- Mobile transactions have increased by 74% since 2014*

*Based on Royal Bank of Scotland England and Wales and NatWest Scotland.

How we decide to close a branch

Closing a branch is a decision we take very seriously. Since 2012 in Disley branch we have seen the following:

- Counter transactions have reduced by 44%
- Only 13 customers are using the branch on a regular basis. Of these customers 31% also use other branches
- A total of 1,243 customers visited the branch in the last six months. Of these customers 72% also choose to bank online, via telephony or at an ATM

We also consider a range of local factors over a long period (June 2012-2017)

- How customers are choosing to bank with us
- How often customers are using the branch and what transactions they are doing
- Impact on customers who currently use the branch
- Other options available to customers including online, mobile, telephony, Webchat, cash machines, Video Banking and everyday banking services that can be done at local Post Offices®
- The proximity of our other branches, including our network of mobile branches
- Local transport routes and timetables

We'll help you with other ways to bank

This leaflet outlines your options when this branch closes. If you have any questions, please let us know and we'll do all we can to help.

Your nearest Royal Bank of Scotland and NatWest branches

You can use a selection of our services in any Royal Bank of Scotland or NatWest branches and here are your nearest:

Branch	Address	Opening hours *Wednesday 10am	
NatWest Hazel Grove 4.13 miles	180 London Road Hazel Grove Stockport, SK7 4DH	Mon to Fri* Sat	9am to 4.30pm 9am to 4pm
NatWest Bramhall 6.50 miles	21 Bramhall Lane South Bramhall Stockport, SK7 4DH	Mon to Fri* Sat	9am to 4.30pm (10am Wed) 9am to 4pm
NatWest Stockport Underbank Hall 7.12 miles	10 Great Underbank Stockport Cheshire, SK1 1LL	Mon to Fri Sat	9am to 4.30pm (10am Wed) 9am to 4pm

Business customers

There is a range of options you can use for your banking needs, including our branch network and the Post Office®. We are investing in automation in our branch network, to improve the pay-in facilities to help our customers with their banking. Your relationship contact will provide you with details of the invested branch(es) convenient to your location. There are also courier solutions available for our eligible customers wanting to save time visiting an alternative branch – you should speak to your regular point of contact to find out more. Our Business customers can also use Bankline (product fee may apply) or Digital Banking to manage their accounts and payments, 24/7.

Your nearest Post Office®

As a Royal Bank of Scotland customer you can get a balance and withdraw cash using your debit card and PIN, pay in cash and make cheques deposits with a pre-printed paying-in slip.

Business customers can also use Post Offices® to make cheque deposits and cash deposits of up to £2,000 a day with a pre-printed paying-in slip and debit card withdrawals of up to £500. They can register with their Relationship Manager for a change giving service, nominating a Post Office® of their choice for this service.

Please contact your nearest Post Office® to check service availability.
Your nearest Post Offices® are*:

Branch	Distance	Opening hours*	
Disley	0.09 miles	Mon to Fri Sat	8.30am to 6pm 9am to 3pm
High Lane	1.90 miles	Mon to Fri Sat	9am to 5.30pm 9am to 12.30pm
New Mills	2.13 miles	Mon to Fri Sat	8am to 6pm 8am to 1pm

*Please check with your local Post Office® to confirm banking open times.

Your nearest free-to-use cash machines

There are several cash machines in your area for account balances and cash withdrawals:

Cash machine
There are a number of free-to-use cash machines within two miles including:
Cardtronics, 42-44 Market Street, Stockport
Cardtronics, 159 Buxton Road, Stockport
Note Machine, 88 Buxton Road, Stockport

Support available in our branches

Our branch staff are able to provide you with personal support, accessing the right banking options for your needs. They can educate you on scam and fraud awareness, as well as helping you achieve your financial plans and goals.

Help with banking online or on your mobile

Our TechXperts are on hand to help you with Digital Banking in the lead-up to the branch closure. So, if you need a hand getting online or want to know how to use our Mobile Banking app, just ask.

Glossary of terms

- Counter transaction – a service activity carried out by a customer in branch with a representative of the bank e.g. cash deposit, cash withdrawal, cheque deposit.
- TechXpert – experts in branch to support and educate customers on the use of alternative ways to bank including mobile and online banking.
- Day-to-Day banking – customers making use of in-branch services such as cash deposits, cash withdrawals, cheque deposits.
- Mobile and online transaction – a transfer, payment or amendment to a payment via the mobile app or online banking.
- Area Director – our Area Directors are responsible for overseeing and managing a number of branches across a set geographical area.
- Active customers regularly using a branch – customers who use branch services at least once a week over a six-month period.
- Get Cash – a function on our mobile banking app that lets customers withdraw money quickly without using your debt card.
- Bankline – allows customers to manage multiple business accounts, see all transactions in real time and make secure domestic and international payments.
- Bank to You – a cash collection and delivery service available to non-personal customers.

Customer and Community Engagement following closure announcement

We wrote to customers of Disley to inform them of the planned decision to close the branch on 23rd January 2019. We contacted the following organisations and people in the community to discuss the decision:

- David Rutley MP
- Local Councillors
- Age UK
- Citizen's Advice
- Alzheimer's Society
- Community Money Advice
- Religious and Church Groups

We have had the following feedback since we announced the closure of the Disley branch:

175 Enquiries*

1 Complaints*

The main themes were:

- Customers are concerned that the alternative ways to bank are unsuitable for their needs.
- Customers have said that the reason they're unhappy about the decision to close the branch is they will have to travel further to do their banking.

Here's what we've said and done:

- Our local branch team have contacted customers to discuss their individual circumstances and ongoing banking requirements, and have offered help and support with the most suitable ways to bank in the local area.

Royal Bank of Scotland Disley branch will close as planned on 23rd January 2019. Our branch staff are available to answer any further questions that you may have. For any further questions or concerns following the closure please contact your local Area Director:
Aouse Fattah, 07909 957 687;
aouse.fattah@rbs.co.uk

Access to Banking Standards

Royal Bank of Scotland is fully committed to the industry-wide Access to Banking Standards introduced by UK Finance in May 2017. This document, which you can read online, provides key information about the actions banks must undertake when a decision to close a branch is made.

For further information on the Access to Banking Standards please visit –
www.ukfinance.org.uk/high-street-banks-announce-new-access-to-banking-standard/

* A complaint is any expression of dissatisfaction about any aspect of our relationship with our customers where the complainant is alleging to have suffered or may suffer financial loss, material inconvenience or material loss.
* An enquiry is any question that can be answered immediately, at first point of contact.

Royal Bank of Scotland Personal and Business Digital Banking
All the features of Mobile Banking with the ability to do more:

- Download free security software for your PC or Mac
- View up to seven years of statements
- Set up email or text alerts.

To register for Personal or Business Digital Banking visit rbs.co.uk

Royal Bank of Scotland Personal and Business Telephone Banking

For personal telephone banking queries call 0345 7 24 24 24 Minicom 0800 068 1289.

For business telephone banking queries call 0345 307 0900 Minicom 0800 068 1289. Commercial customers please call your usual point of contact.

Braille, large print or audio format?
If you'd like this information in another format call us on 03457 24 24 24 (Minicom 0800 068 1289).

Digital Banking available to customers aged 11 or over with a Royal Bank of Scotland account. Business Digital Banking is available to those aged 18 or over and have a Royal Bank of Scotland account. There is no monthly charge for using Digital Banking, however there are charges for certain transactions (such as international transfers). Calls may be recorded for Telephone Banking.

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