Help and support for personal and business customers

Hawick
branch closure
14/06/2018

Facts are correct as at
14/02/2018

Royal Bank of Scotland

Customer and Community Engagement following closure announcement

We wrote to customers of Hawick to inform them of the planned decision to close the branch on the 14/06/2018. We contacted the following organisations and people in the community to discuss the decision:

- John Lamont MP
- Rachael Hamilton MSP
- Citizens Advice
- Local Church groups
- Vulnerable , elderly & regular customers contacted

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

13 Enquiries*

2 Complaints*

The main themes were:

- Customers have said that they are unhappy about the decision to close Hawick branch.
- Customers have said they're unhappy that their accounts will be transferred to Galashiels branch and have asked for them to be transferred to an alternative branch.

Here's what we've said and done:

- We're introducing a new mobile bank so that you can still use the majority of the services you can today. You can access timetables here rbs.co.uk/mobilebranch.
- 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 Hawick branch will close as planned on 14/06/2018. 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 CEO: Hazel Brydon, 07826 664 011; hazel.brydon@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.

Nearest Royal Bank of Scotland branches to bank

Branch	Address	Opening hours * Wednesday 10am	
Galashiels 17.1 miles	35 Bank Street, Galashiels, Selkirkshire, TD1 1EP	Mon to Fri* Sat	9.15am to 5pm 9am to 12.30pm
Kelso 21.2 miles	6 The Square, Kelso, Roxburghshire, TD5 7HG	Mon to Fri* Sat	9.15am to 5pm 9am to 12.30pm
Peebles 32.0 miles	4 Eastgate, Peebles, Peeblesshire, EH45 8SL	Mon to Fri* Sat	9.15am to 5pm 9am to 12.30pm

Business customers

We have a range of business services available. 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. Business customers can use our mobile app, Bankline (product fee may apply) or digital banking to manage their accounts and payments, 24/7. There are also courier solutions available to our customers including Bank to You, for business customers wanting to save time visiting an alternative branch, Mobile Branch or Post Office®. Speak to your regular point of contact to find out more.

Mobile Branch

Customers can find out more about our mobile branch service by visiting **rbs.co.uk/mobilebranch** or by speaking to a member of staff at your local branch

Local Post Offices®

As a Royal Bank customer you can get a balance, make withdrawals using your debit card and PIN and pay in cash and cheques with a pre-printed paying-in slip at any Post Office®.

Business customers can also use Post Offices® to make cheque deposits and cash deposits of up to £2,000 with a pre-printed paying-in slip, 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. Standard charges will apply for business customers as if they were using a Royal Bank branch.

Branch	Distance	Opening hours*	
Sandbed	0.1 miles	Mon to Sat	8am to 7pm
Burnfoot	1.6 miles	Mon to Fri Sat	7am to 5.30pm (opening 7.30am Tues, closing 5pm Wed, Thurs & Fri) 9am to 12.30pm
Denholm	5.0 miles	Mon to Fri Sat	8am to 5.30pm (closing 5pm Wed) 8am to 12.30pm

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

Closest free-to-use cash machines

Cash machine
There are a number of free-to-use cash machines within two miles including:
Cardtronics, Sandbed Post Office, 7 Sandbed, Hawick
Bank of Scotland, 7 High Street, Hawick
TSB, 11 High Street, Hawick

Help with banking queries

Your Community Banker Amanda Baitup is able to provide you with face-to-face support, whether you want help with everyday banking or need a hand achieving your financial goals. To contact your Community Banker email amanda.baitup@rbs.co.uk or call 07711764522.

Video Banking

Customers can also use our Video Banking service allowing you to meet a personal banking advisor without having to visit the branch. To find out more and book an appointment visit rbs.co.uk/waystobank.

Help with banking online or on your mobile

Our Royal Bank TechXperts are on hand to help you with Online 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.
- Community Banker – professionally qualified bankers who meet our customers where it's most convenient for them, supporting their understanding of how to manage their finances, explaining the many ways to bank while offering help and advice on online security and how to keep their money safe.
- Day-to-day banking – customers making use of in-branch services such as cash deposits, cash withdrawals, cheque deposits.
- Mobile/online transaction – a transfer, payment or amendment to a payment via the mobile app or online banking.
- LCEO – a Local Chief Executive Officer is 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 their bank 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.

The way we bank is changing

More and more people are choosing to do their banking online, with our Mobile Banking app, or over the phone. It's more convenient to do it at a time and place that suits you, rather than come into branch. This means some branches are being used a lot less than they used to be.

- Branch usage is down 40% since 2014*
- 1.1 billion mobile and online transactions in first half of 2017 – an increase of 41% since the second half of 2014*
- Number of customers using our mobile app up by 43% since 2014*
- Mobile transactions up by 73% since 2014 – with 3,531 logins per minute to our app in Q3 2017*

*Data inclusion: Royal Bank of Scotland, NatWest and Ulster Bank Northern Ireland.

How we decide to close a branch

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

- Counter transactions have reduced by 37%
- Only 106 customers are using the branch on a regular basis. Of these customers 37% also use other branches
- A total of 4166 customers visited the branch in the last six months.
- Of these customers 74% 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.

Other ways to do your everyday banking

Mobile Banking app

- Check balances, transfer money between accounts
- Get Cash out using just your mobile phone
- Pay bills, and other people, up to £250

App available to customers with Digital Banking and a UK or international mobile number in specific countries. Get Cash has a maximum withdrawal limit of £130 every 24 hours (£10 to be available in your account). To pay bills, someone new or pay your contacts, limits apply and you need to be 16 or over.

Digital Banking (personal and business customers)

All the features of Mobile Banking, plus you can:

- Download free security software for your PC or Mac
- See statements going back seven years
- Set up email or text alerts
- Business customers can also use Bankline (product fee may apply) to manage multiple accounts

Find out more at rbs.co.uk/waystobank

Telephone Banking (personal and business customers)

Call 03457 24 24 24
(Minicom 0800 404 6160) Personal banking

Call 0345 600 2230
(Minicom 0800 404 6160) Business banking

Braille, large print or audio format?

If you'd like this information in another format, call us on **03457 24 24 24** (Minicom 0800 404 6160)

Digital Banking available to customers aged 11 or over with a Royal Bank account. Business Digital Banking is available to those aged 18 or over and have a Royal Bank 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.