

## We're closing our Cowdenbeath branch on 24 June 2025

Cowdenbeath branch  
349-351 High Street  
Cowdenbeath  
Fife  
KY4 9QJ

Visit [bankofscotland.co.uk/branchfinder](https://bankofscotland.co.uk/branchfinder)  
for more information about this branch

### Why we're closing this branch

Before we close any branch, we look at how our customers are managing their money and using the branch. Most customers are now using our Mobile Banking app, Internet Banking or calling us instead. This means they are using branches, including our Cowdenbeath branch much less.

Because of this, we'll be closing our Cowdenbeath branch. We'll explain more about how we made our decision, and how customers are using this branch on the following pages.

### We're here to help and support you

Branch colleagues will support you to get started with our Mobile Banking app and Internet Banking.

There's more information in this review about the other ways you can do your banking. We've included details of the nearest alternative Bank of Scotland branches, Post Office®, cash machines (ATMs) and other ways to pay in or withdraw cash.

The Quick Guides summarise all the available options for your banking tasks. There's also information about the Access to Cash Review from LINK and how to request one.

A Banking Hub is also planned for this area and you'll be able to use it to do your everyday banking. Our Community Banker will visit this area, so you can come in to talk to us. They can support you with banking online and can also provide help with making payments and other account enquiries.

You can also contact us in the following ways:



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



Speak to one of our colleagues at any branch



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



Find other ways to access cash in your community:  
[www.link.co.uk/consumers/locator](https://www.link.co.uk/consumers/locator)

# Other ways you can do your banking with us



## Mobile Banking app

Our Mobile Banking app lets you do your banking where and when it suits you. It's a simple, secure, and fast way to bank and only takes a few minutes to set up. For more information about these services, and others available, scan the QR code on the right. Here's some of the things you can do:

- Make payments and transfers
- Check and manage upcoming payments
- Order Travel Money by 3pm for free next day delivery
- Get 24/7 support with our Mobile Banking virtual assistant
- Check your credit score for free, with no impact on your credit file
- Earn up to 15% cashback with Everyday Offers.

You can register for Mobile Banking by downloading the app or through Internet Banking.

If you're a business customer, you can find more information about the services available on the Business Mobile Banking app by scanning the QR code on the right.

To find out more go to [bankofscotland.co.uk](https://bankofscotland.co.uk) or [business.bankofscotland.co.uk](https://business.bankofscotland.co.uk)

Scan the QR code to download our app



Personal customers



Business customers



## Internet Banking

Register for Internet Banking to access your accounts and manage your money 24/7, 365 days a year.

We'll never get in touch to ask you to move money to another account, for your personal details or to take control of a computer. The Digital Helpline won't do this either.

See the 'How to protect yourself online' section for more information.

To register go to [bankofscotland.co.uk](https://bankofscotland.co.uk) or [business.bankofscotland.co.uk](https://business.bankofscotland.co.uk)

Visit a branch or call us

### The Digital Helpline

If you need help with using the internet, we've partnered with the **Digital Helpline** to offer free one to one guidance over the phone. They've helped thousands of people learn how to use the internet for banking and much more.

SignVideo services are also available if you're Deaf and use British Sign Language: [digitalhelpline.signvideo.net](https://digitalhelpline.signvideo.net)

Call the Digital Helpline **01135 184 060**  
Monday to Friday 9am - 5pm  
Or pick up a leaflet in one of our branches



## By phone

Our friendly advisers are just a phone call away.

Our automated service is available 24/7.

Call us:  
Personal customers **0345 721 3141**  
Business customers **0345 300 0268**  
Monday to Friday 7am-8pm, and Saturday 9am-2pm

## Banking Hub

A Banking Hub is planned for this area. Banking Hubs are shared banking spaces on the high street operated by the Post Office. They're open Monday to Friday. Customers of all major banks and building societies can use them to do their everyday banking tasks.

Our Community Banker will be at the Banking Hub one day a week, so you can come in and do your banking in person. We'll update our website with the hub address, opening times and when our Community Banker will be there, when this information becomes available.

To give the Banking Hub time to get up and running we may delay the closure of the branch.

Go to [bankofscotland.co.uk/bankinghub](https://bankofscotland.co.uk/bankinghub)  
Or for a full list of Banking Hubs and their opening status you can visit the Cash Access website at: [www.cashaccess.co.uk/hubs](https://www.cashaccess.co.uk/hubs)

## Branch

The nearest alternative branches to the Cowdenbeath branch are:

Go to [bankofscotland.co.uk/branchfinder](https://bankofscotland.co.uk/branchfinder) for more information

<b>Dunfermline East Port</b> 11-13 East Port Dunfermline Fife KY12 7JY	Mon <b>09:00 - 16:00</b> Tue <b>09:00 - 16:00</b> Wed <b>09:00 - 16:00</b> Thu <b>09:00 - 16:00</b> Fri <b>09:00 - 16:00</b> Sat <b>09:00 - 15:00</b> Sun <b>Closed</b>  These opening times are subject to change.	<b>Facilities</b> ✓ Cash machine inside branch ✓ Self-Service Zone or machines ✓ Level or ramp access to branch ✓ Talking cash machine ✓ Cash machine outside branch ✓ Counter service	<b>Further information</b>  This branch is 5.68 miles away from the Cowdenbeath branch.  There is public transport between the closing branch and the nearest branch, with a service at least every hour.
<b>Kirkcaldy High Street</b> 163 High Street Kirkcaldy Fife KY1 1LR	Mon <b>09:00 - 16:00</b> Tue <b>09:00 - 16:00</b> Wed <b>09:00 - 16:00</b> Thu <b>09:00 - 16:00</b> Fri <b>09:00 - 16:00</b> Sat <b>09:00 - 13:00</b> Sun <b>Closed</b>  These opening times are subject to change.	<b>Facilities</b> ✓ Cash machine inside branch ✓ Self-Service Zone or machines ✓ Level or ramp access to branch ✓ Talking cash machine ✓ Cash machine outside branch ✓ Counter service	<b>Further information</b>  This branch is 8.26 miles away from the Cowdenbeath branch.

## Other banking services in your community

### Post Office

The nearest Post Office to Cowdenbeath branch is:

**Cowdenbeath Post Office, 308 High Street, Cowdenbeath, KY4 9NT, 0.1 of a mile away**



To find your most convenient Post Office, its opening times and services, go to: [www.postoffice.co.uk/branch-finder](https://www.postoffice.co.uk/branch-finder)

You can use a Post Office for your everyday banking, however some restrictions may apply. There's more information about what you can do at a Post Office in the Quick Guides section.



## Cash Machines

We'll close the cash machine at Cowdenbeath branch, but below is a list of nearby free-to-use cash machines:

**Cowdenbeath Post Office, 308 High Street, Cowdenbeath, KY4 9NT, 0.1 of a mile away**

**Morrisons, 100 High Street, Cowdenbeath, KY4 9NF, 0.19 of a mile away**

To find your most convenient free cash machine use the LINK Cash Locator:  
[www.link.co.uk/consumers/locator](http://www.link.co.uk/consumers/locator)



## Cash at the till

Using your debit card and PIN, you can check your balance and withdraw any amount of cash from 1p up to £50 without making a purchase at participating shops. Some shops may charge you for this service, but if they do it will be clearly signed in store and on the machine. You'll be able to cancel the transaction if you don't want to pay the charge.

Find your nearest participating shop:  
[www.link.co.uk/consumers/cash-at-the-till](http://www.link.co.uk/consumers/cash-at-the-till)



## PayPoint

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



For more information and to find your nearest outlet:  
[www.paypoint.com](http://www.paypoint.com)



# Quick Guides for your everyday banking

## Quick Guide for Personal customers

Banking you can do with us	Mobile Banking app	Internet Banking	Phone	Branch	Bank of Scotland Cash Machine
	24/7 every day	24/7 every day	24/7 every day	Times vary	24/7 every day
Pay in cash	-	-	-	✓ Coins accepted if there's a counter service	-
Pay in a cheque	✓ Using your device's camera. Limits apply	-	-	✓	-
Withdraw cash	-	-	-	✓ Notes & coins	✓ Limits vary: notes only
Open an account	✓	✓	✓	✓	-
View a statement	✓	✓	✓	✓	✓ Mini statement
Manage Direct Debits and standing orders	✓	✓	✓	✓	-
Check account balance	✓	✓	✓	✓	✓
Pay bills	✓	✓	✓	✓	-
Check recent transactions	✓	✓	✓	✓	✓
Transfer money	✓	✓	✓	✓	-
<b>For more information:</b>	<a href="http://bankofscotland.co.uk/aboutonline/mobile-banking">bankofscotland.co.uk/aboutonline/mobile-banking</a>	<a href="http://bankofscotland.co.uk">bankofscotland.co.uk</a>	Call us: 0345 721 3141	<a href="http://bankofscotland.co.uk/branchfinder">bankofscotland.co.uk/branchfinder</a>	<a href="http://bankofscotland.co.uk">bankofscotland.co.uk</a>

Ways you can bank in your community	Post Office & Banking Hub	Cash Machines & Cash at the till	PayPoint
	Times vary	Times vary	Times vary
Pay in cash	✓ Using your debit card and PIN - up to £2,995 per calendar month for each account holder and £20,000 annually Using a pre-printed paying in slip - up to a maximum of £1,000. It'll take at least one extra day to clear in your account	-	-
Pay in a cheque	✓ Into your current and savings account using your pre-printed paying in slip and cheque envelope	-	-
Withdraw cash	✓ Free withdrawals - £300 daily limit using your debit card and PIN. Limits may vary	✓ Limits vary: at ATMs - notes only Cash at the till. 1p - £50 - notes & coins	-
Open an account	✓ Our Community Banker can help you when they're at the Banking Hub	-	-
Check account balance	✓	✓	-
Pay bills	✓ Pay some bills	-	✓ Pay some bills
Check recent transactions	-	✓	-
<b>For more information:</b>	<a href="http://www.postoffice.co.uk/everydaybanking">www.postoffice.co.uk/everydaybanking</a> <a href="http://bankofscotland.co.uk/postoffice">bankofscotland.co.uk/postoffice</a> <a href="http://bankofscotland.co.uk/bankinghub">bankofscotland.co.uk/bankinghub</a>	<a href="http://www.link.co.uk/consumers/locator">www.link.co.uk/consumers/locator</a>	<a href="http://www.paypoint.com">www.paypoint.com</a>

① To order a personalised pre-printed paying in slip, please call us or ask in branch. Cheque deposit envelopes are available in branch and at your most convenient Post Office.

## Quick Guide for Business customers

Banking you can do with us	Business Mobile Banking app	Business Internet Banking	Phone	Branch	Bank of Scotland Cash Machine
	24/7 every day	24/7 every day	24/7 automated service	Times vary	24/7 every day
Pay in cash	-	-	-	✓ Coins accepted if there's a counter service	-
Pay in a cheque	✓ Up to £10,000 daily	-	-	✓	-
Withdraw cash	-	-	-	✓	✓ Limits vary: notes only
Make payments	✓ Up to £250,000 daily	✓ Up to £250,000 daily	✓ Using Telephone Banking self-service	✓	-
Check account balances	✓	✓	✓	✓	✓
Manage standing orders and view Direct Debits	✓	✓	✓	✓	-
Transfer money between business accounts	✓	✓	✓	✓	-
Manage account users and access	-	✓	-	-	-
For more information:	<a href="https://business.bankofscotland.co.uk">business.bankofscotland.co.uk</a>	<a href="https://business.bankofscotland.co.uk/online-banking">business.bankofscotland.co.uk/online-banking</a>	Call us: 0345 300 0268	<a href="https://bankofscotland.co.uk/branchfinder">bankofscotland.co.uk/branchfinder</a>	<a href="https://business.bankofscotland.co.uk">business.bankofscotland.co.uk</a>

ⓘ In Business Internet Banking, customers can grant delegate access to multiple users, and set up Online Payment Control.

Ways you can bank in your community	Post Office & Banking Hub	Cash Machines & Cash at the till
	Days and opening times vary. Restrictions apply	Times vary
Pay in cash	✓ Using your debit card and PIN - maximum £4,995 per single transaction up to £40,000 per month - notes & coins Using a pre-printed paying in slip - it'll take at least one extra day to clear in your account	-
Withdraw cash	✓ Free - £700 daily limit using your debit card and PIN. Limits may vary. A Change Giving service is also available by arrangement	✓ Limits vary: at ATMs - notes only Cash at the till: 1p - £50 - notes & coins
Pay in a cheque	✓ Into your current and savings account using your pre-printed paying in slip and cheque envelope	-
Pay bills	✓ Pay some bills	-
Check account balance	-	✓
For more information:	<a href="https://business.bankofscotland.co.uk/postoffice">business.bankofscotland.co.uk/postoffice</a> <a href="https://www.postoffice.co.uk/everydaybanking">www.postoffice.co.uk/everydaybanking</a> <a href="https://bankofscotland.co.uk/bankinghub">bankofscotland.co.uk/bankinghub</a>	<a href="https://www.link.co.uk/consumers/locator">www.link.co.uk/consumers/locator</a>

ⓘ To order a personalised pre-printed paying in slip, please call us or ask in branch. Cheque deposit envelopes are available in branch and at your most convenient Post Office.



## How we made our decision

Before we close a branch, we carefully consider and analyse how customers will be affected, including:

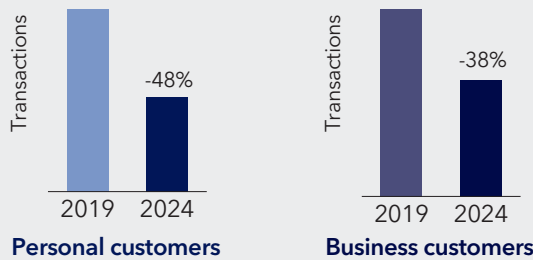
- How customers are choosing to bank with us
- How often customers use the branch and how this is changing. Including looking at trends in the year to February 2024 and the four previous years
- Current services available in the branch and the branch opening hours
- Visiting the branch to consider the location and understand the alternative ways to bank in the area
- Assessing the local transport services, and how often they run
- Reviewing the broadband availability in the area
- How our customers, including those who are vulnerable or may need extra support would be affected
- We've shared our plans to close this branch with LINK who have independently assessed the access to cash needs of the local community.



## How customers are using this branch

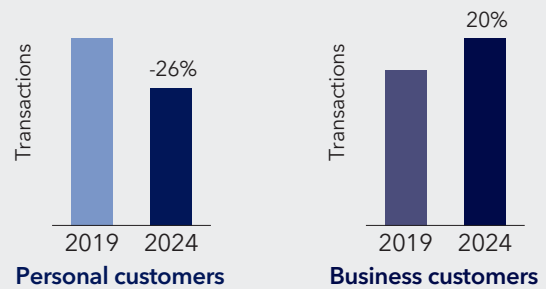
### Customer transactions

Based on the total transactions at the counter or Immediate Deposit Machine (IDM) year ending February 2019, compared to year ending February 2024.



### Cash machine transactions

Based on the total transactions year ending February 2019, compared to year ending February 2024.



## Closing branch customers are already banking in other ways

# 39%

of Personal customers

have also used other Bank of Scotland branches - in a 12 month period ending February 2024.

# 77%

of customers

have also used other Bank of Scotland branches, and Internet Banking or called us - in a 6 month period ending February 2024.

# 35%

of Personal customers

have used the closing branch and the Post Office® in a 12 month period ending February 2024.



## Customers using this branch

### Regular monthly branch usage

# 857

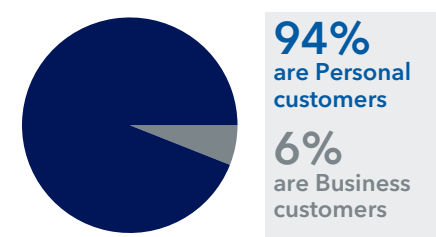
customers

transacted at the counter or Immediate Deposit Machine (IDM) 4 months out of 6 months ending February 2024.

### Age of Personal customers

< 18	>	2%
18-34	>	16%
35-54	>	30%
55-74	>	35%
75+	>	17%

### Type of customer



When we use the term	What this means
<b>Customers using the branch on a regular monthly basis</b>	The number of customers who transacted at the counter or IDM in 4 out of 6 months ending February 2024.
<b>Branch transactions</b>	Total transactions undertaken at the counter or IDM.
<b>Branch transaction changes</b>	The percentage change in Personal or Business customer branch transactions: - year ending February 2019 compared to year ending February 2024.
<b>Cash machine transaction changes</b>	The percentage change in Personal or Business customer cash machine transactions: - year ending February 2019 compared to year ending February 2024.
<b>Percentage of customers who use this branch and other Bank of Scotland branches</b>	The proportion of Personal customers who have used this branch and have also used a different branch in a 12 month period ending February 2024.
<b>Percentage of customers who use this branch and have also used other Bank of Scotland branches and Internet Banking or called us</b>	The proportion of customers who have used this branch and have also used other Bank of Scotland branches and Internet Banking or called us in a 6 month period ending February 2024.
<b>Percentage of customers who use this branch and the Post Office®</b>	The proportion of Personal customers who have used this branch and have also used the Post Office® in a 12 month period ending February 2024.
<b>Other branches nearby - distances</b>	Based on the road distance between the closing and next closest branches. Source: Mapinfo - this software package measures distances between postcodes.
<b>Cash machine distances</b>	Measured on a straight line basis between the postcode of the closing branch and the postcode of the cash machines.
<b>This branch can be reached by public transport</b>	There is public transport between the closing branch and the nearest branch, with a service at least every hour.
<b>Vulnerable customers</b>	Someone who, due to their personal circumstances, is especially susceptible to detriment, particularly when a firm is not acting with appropriate levels of care.
<b>Broadband availability</b>	This shows broadband coverage is available in the location of the closing branch postcode.

## Access to Cash Reviews

When we let LINK know about our plans to close the branch, they completed an Access to Cash assessment which is an independent review of cash services for the local area. Anyone can request a review of cash services in their area, including members of the community and representative organisations.

For more information:  
[www.link.co.uk/helping-you-access-cash/request-access-to-cash](http://www.link.co.uk/helping-you-access-cash/request-access-to-cash)

## 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 Current Account Switch Service (CASS).

Your new bank or building society will take care of switching your payments and transferring your balance. Your old bank will close your account.

**Personal account holders** - for anyone with a UK current account, including joint account holders.

**Business account holders** - for small businesses, charities and trusts with an annual turnover of up to £6.5million and fewer than 50 employees.

For more information:  
[www.currentaccountswitch.co.uk](http://www.currentaccountswitch.co.uk)





## We're contacting customers and members of the local community

We're writing to customers to let them know we're closing this branch. We also plan to contact the following organisations and members of the local community to let them know:

- The local MP for Kirkcaldy and Cowdenbeath and the constituency MSP for Cowdenbeath
- Banking Team and Senior Representatives from the Post Office
- Post Office Area Manager responsible for the nearest three Post Offices to our closing branch
- National Federation of Sub-Postmasters
- Dunfermline Citizens Advice and Rights Fife (CARF)
- Fife Chamber of Commerce.

Once we've gathered their feedback, it will be available to read in the closing branch and at [bankofscotland.co.uk/branchfinder/branch-closures](https://bankofscotland.co.uk/branchfinder/branch-closures) two weeks before this branch closes.



## How to protect yourself online

We use the latest security measures, and our Online and Mobile Fraud Guarantee gives you a full refund as long as you take simple steps to protect yourself and follow our advice. Visit our fraud hub online for more guidance on how to spot a scam, what to do if you are contacted unexpectedly, and to get advice on banking safely online.

Stay safe, stay protected online:

- Use passwords that aren't easy to guess
- Never share your password with anyone else
- Install anti-virus software to protect your devices and keep them up to date.

Visit our fraud hub online:

For Personal customers go to [bankofscotland.co.uk/securityandprivacy/protecting-yourself-from-fraud](https://bankofscotland.co.uk/securityandprivacy/protecting-yourself-from-fraud)

For Business customers go to [business.bankofscotland.co.uk/help/security-and-fraud](https://business.bankofscotland.co.uk/help/security-and-fraud)



## I'd like some help

If you'd like some help or you're worried about money, you can visit us in any branch or call us on the number quoted on the first page of this communication. We'll talk you through your options and try to help. If you'd prefer to speak to someone independent, you can get free support from the services opposite.

- **Citizens Advice** - call 03444 111 444 - [www.citizensadvice.org.uk](https://www.citizensadvice.org.uk)
- **National Debtline** - call 0808 808 4000 - [www.nationaldebtline.org](https://www.nationaldebtline.org)
- **Business Debtline** - call 0800 197 6026 - [www.businessdebtline.org](https://www.businessdebtline.org)
- **StepChange** - call 0800 054 6734 - [www.stepchange.org](https://www.stepchange.org)



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](http://www.relayuk.bt.com)

SignVideo services are also available if you're Deaf and use British Sign Language: [bankofscotland.co.uk/contactus/signvideo](http://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](http://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](http://www.fca.org.uk/publication/finalised-guidance/fg22-6.pdf)

The Post Office® and Post Office logo are registered trademarks of the Post Office Ltd.

**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](http://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