


Closing Branch Review (Part 1) – Cults branch



Following an in-depth review, this branch will close on 14 August 2023

Background and decision Like many other high street businesses, we've seen people using our branches less frequently in recent years as more customers choose to do most of their everyday banking online. We're responding to the way our customers use our branches. We'll continue to invest in our branch network, but we have to make sure our branches are where customers need and use them most. As a result, we've made the difficult decision to close this branch because customers are using it less often. In addition the majority of customers are also using alternative ways to bank.

What this means for you - You can use any of our branches and our nearest alternative is the Aberdeen Queens Cross branch. You can also use a Post Office® for your everyday banking. We're still here to support you, and there's a number of ways you can bank with us. Read on to find out more, and for a summary of our review. Following engagement with the local community, an overview of the feedback we receive will be given in our Closing Branch Review Part 2.



Cults branch

389 North Deeside Road
Cults
Aberdeenshire
AB15 9SX

Monday	09:00 - 14:30
Tuesday	09:00 - 14:30
Wednesday	09:00 - 14:30
Thursday	09:00 - 14:30
Friday	09:00 - 14:30
Saturday	Closed
Sunday	Closed

Note: branch opening hours are subject to change - please check bankofscotland.co.uk/branchfinder for up to date opening hours.

Branch facilities:

✓ Cash machine inside branch	✓ Cash machine outside branch	✓ Talking Cash machine
✓ Level or ramp access to branch	✓ Self Service Zone or machines	✗ Counter service
✓ Broadband coverage is available in the surrounding area of the closing branch so you can bank online.		

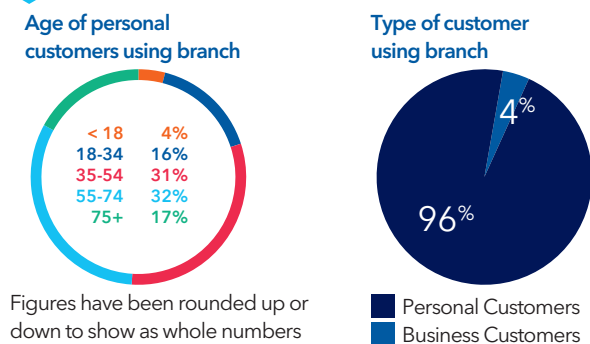
How we made our closure decision

When we close a branch, we complete a detailed impact analysis which includes:

- ▶ How customers are choosing to bank with us
- ▶ How often customers use the branch and how that usage is changing. This includes looking at trends in the year to October 2022 and the four previous years
- ▶ Current services available in the branch and the branch opening hours
- ▶ Assessment and check of alternative ways to bank including their proximity and accessibility – this is confirmed by a visit
- ▶ Assessment of public transport, availability and frequency
- ▶ Assessment of Broadband availability
- ▶ Impact on our customers including those who are vulnerable or may need additional support
- ▶ We've shared the closure plans for this branch with LINK who on behalf of the Cash Action Group have independently assessed the access to cash needs of the local community

By regularly reviewing our branches we can make sure we respond to our customers' changing needs.

Cults branch customers



Cults customers are already banking in other ways

54% of personal customers using Cults branch have also used other Bank of Scotland branches

88% of customers using Cults branch have also used other Bank of Scotland branches, Internet Banking or Telephone Banking

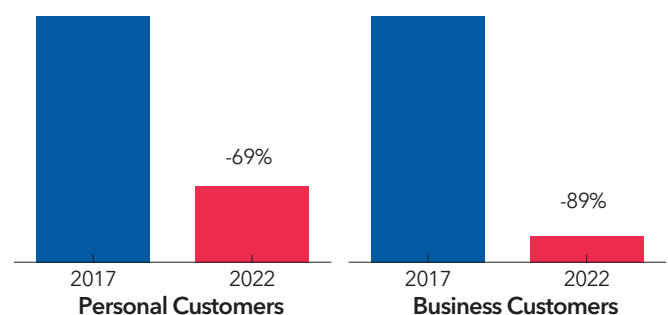
17% of personal customers using Cults branch have also used the Post Office®

Regular monthly branch usage

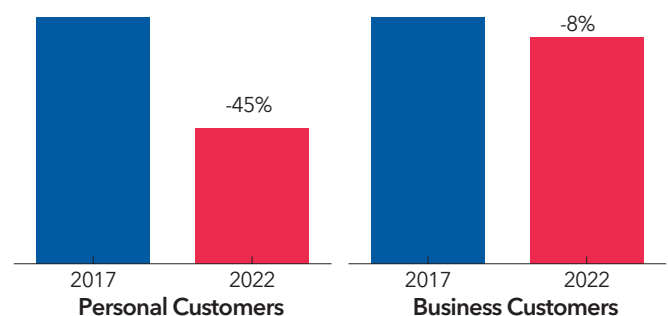
27 of our customers used the branch regularly in 12 months to October 2022.

How customers are using this branch

Branch transaction changes over the past 5 years (based on October of each year) counter service removed February 2018



Cash machine transaction changes over the past 5 years (based on October of each year)



Terms used in this document are explained on the 'Details on the statistics in this document' page.

Other ways you can continue to bank with us



The nearest alternative branches to Cults branch

To find your most convenient alternative branch and its opening hours please visit bankofscotland.co.uk/branchfinder

Aberdeen Queens Cross

39 Albyn Place
Aberdeen
AB10 1YN

Monday	09:00 - 17:00
Tuesday	09:00 - 17:00
Wednesday	09:00 - 17:00
Thursday	09:00 - 17:00
Friday	09:00 - 17:00
Saturday	Closed
Sunday	Closed



This branch is **3.17 miles away** from the Cults branch.



This branch can be reached by public transport

How you can get to this branch

There are regular direct buses to the Queens Cross area with a journey time of around 15 minutes.



Cash machine
inside branch



Cash machine
outside branch



Talking
Cash machine



Level or
ramp access
to branch



Self Service Zone
or machines



Counter
service

Note: branch opening times are subject to change - please check bankofscotland.co.uk/branchfinder for up to date opening hours.

Aberdeen Upperkirkgate

48 Upperkirkgate
Aberdeen
AB10 1BA

Monday	09:00 - 17:00
Tuesday	09:00 - 17:00
Wednesday	09:00 - 17:00
Thursday	09:00 - 17:00
Friday	09:00 - 17:00
Saturday	09:00 - 15:00
Sunday	Closed



This branch is **3.91 miles away** from the Cults branch.



This branch can be reached by public transport

How you can get to this branch

There are regular direct buses to the Upperkirkgate area with a journey time of around 20 minutes.



Cash machine
inside branch



Cash machine
outside branch



Talking
Cash machine



Level or
ramp access
to branch



Self Service Zone
or machines



Counter
service

Note: branch opening times are subject to change - please check bankofscotland.co.uk/branchfinder for up to date opening hours.



Internet Banking

Register for Internet Banking and manage your accounts 24/7, 365 days a year. To register, just go to bankofscotland.co.uk, visit a branch or call us. If you need help using the internet, we've partnered with Digital Helpline to offer free one to one guidance over the phone. They can help you learn how to use the internet for banking and much more. Just call them on 01135 184 060 from Monday to Friday between 9am to 5pm. Sign Video services are available if you use British Sign Language. Visit digitalhelpline.signvideo.net

With Internet Banking, you can:

- ▶ Check your balance and review and download statements
- ▶ Transfer money and pay bills
- ▶ Open new accounts
- ▶ Business customers can make up to 25 payments in one batch with our secure bulk payments service, can grant delegate access to multiple users and set up Online Payment Control
- ▶ Register your mobile for text alerts.

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. Digital Helpline won't do this either.



Mobile Banking

Register for Mobile Banking, and do all your banking basics securely where and when it suits you, including paying in cheques using your device's camera. Find out more at bankofscotland.co.uk

With Mobile Banking, you can also sign up for text alerts to let you know when your balance reaches a limit you set. You must be signed up for Internet Banking beforehand.

Other local banking services in your community



Post Office®

You can do your everyday banking at a Post Office

- ▶ Pay cheques into your current and savings accounts. You'll need a cheque envelope which you can get from us, or at a Post Office - and a personalised pre-printed paying-in slip, which you can order from us
- ▶ Pay in cash
 - For personal customers - using a personalised pre-printed paying-in slip will have a limit of £1,000 - and using a debit card and PIN will have a limit of £2,995 each calendar month. For joint account holders the monthly limit applies to each cardholder
 - For business customers using either a debit card and PIN or a personalised pre-printed paying-in slip will have a limit of £4,995
- ▶ Deposits you make at the Post Office using a personalised pre-printed paying-in slip will take at least one extra day to get to your account
- ▶ Pay bills and check balances
- ▶ Make free cash withdrawals using your debit card and PIN at the counter
 - For personal customers typically £300 limit but limits may vary
 - For business customers typically £700 limit but limits may vary

The nearest Post Office to Cults branch is:

Cults, 335 North Deeside Road, AB15 9SN

To find out more about the services available, Personal customers please visit bankofscotland.co.uk/postoffice and Business customers please visit business.bankofscotland.co.uk/postoffice. To find your most convenient Post Office and its opening times, please visit postoffice.co.uk/branch-finder



Telephone Banking

Our automated service is available 24/7. If you need to speak to us in person our friendly advisers are just a phone call away.

To register for Telephone Banking call us:

0345 721 3141 - Personal advisers available 8am-8pm everyday.

0345 300 0268 - Business Managers available Monday to Friday 7am-8pm, and Saturday 9am-2pm.

With Telephone Banking, you can:

- ▶ Access all your accounts during the same call
- ▶ Check balances, recent transactions and order statements
- ▶ Transfer money and pay bills
- ▶ Open new accounts
- ▶ Order cards, PINs, cheque books or personalised pre-printed paying in books
- ▶ Cancel or hear details of your direct debits and amend standing orders
- ▶ Register for Internet Banking and Mobile Banking.



Cash machines

We'll be closing the cash machine at the Cults branch, but nearby free-to-use cash machines are listed below:

Sainsbury's, 345 North Deeside Road, AB15 9SX, 0.01 miles away

Cult Stores, 12 Kirk Brae, AB15 9SQ, 0.11 miles away

ScotMid Bieldside, 49 North Deeside Road, AB15 9DB, 0.83 miles away

To find your most convenient alternative free cash machine you can use the ATM Link Locator: www.link.co.uk/atm-locator



PayPoint

To find your most convenient PayPoint you can use the PayPoint Locator at www.paypoint.com

We're here to help and support you before and after the branch closes



If you're a Personal customer call us on **0345 721 3141**.
If you're a Business customer call us on **0345 300 0268**.



Speak to one of our branch staff.



If you're a Commercial Banking customer, you can talk to your Relationship Manager.



If we can't resolve your problems. Contact us using the details available in this document.



Engaging with the local community

As part of the closure announcement, we plan to contact the following key members of the community and organisations to help us further understand what the impact of the branch closure will be:

- ▶ Stephen Flynn MP for Aberdeen South
- ▶ Audrey Nicoll MSP for Aberdeen South and North Kincardine
- ▶ 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
- ▶ Aberdeen Citizens Advice Bureau
- ▶ Aberdeen & Grampian Chamber of Commerce



Details on the statistics in this document

The statistic	How we measured this
Customers using the branch on a regular monthly basis	The number of customers who transacted at the counter or Immediate Deposit Machine (IDM) in 11 out of 12 months ending October 2022.
Branch transactions	Total transactions undertaken at the counter or Immediate Deposit Machine.
Branch transaction changes over the past 5 years	The percentage change in Personal or Business customer branch transactions: -At year ending October 2017 compared to year ending October 2022.
Cash machine transaction changes over the past 5 years	The percentage change in Personal or Business customer cash machine transactions: -At year ending October 2017 compared to year ending October 2022.
Percentage of customers who use this branch and other Bank of Scotland branches	The proportion of Personal customers who have used this branch and have also used a different branch in a 12 month period ending October 2022.
Percentage of customers who use this branch and have also used other Bank of Scotland branches and Internet Banking or Telephone Banking	The proportion of customers who have used this branch and have also used other Bank of Scotland branches and Internet Banking or Telephone Banking in a 6 month period ending October 2022.
Percentage of customers who use this branch and the Post Office®	The proportion of Personal customers who have used this branch and have also used the Post Office® in a 12 month period ending October 2022.
Other branches nearby - distances	Based on the road distance between the closing and next closest branches. Source: Mapinfo - this software package measures distances between postcodes.
Cash machine distances	Measured on a straight line basis between the postcode of the closing branch and the postcode of the cash machines.
This branch is within walking distance	This is based on a walking distance of less than 0.4 miles or 10 minutes.
This branch can be reached by public transport	There is at least a bus or train every half an hour and has a journey time of 30 minutes or less.
Vulnerable customers	Someone who, due to their personal circumstances, is especially susceptible to detriment, particularly when a firm is not acting with appropriate levels of care.
Broadband availability	This shows broadband coverage is available in the location of the closing branch postcode.



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 <https://www.relayuk.bt.com/> Sign Video services are also available if you're Deaf and use British Sign Language: [bankofscotland.co.uk/contactus/signvideo](https://www.bankofscotland.co.uk/contactus/signvideo)

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

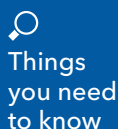


If you need
to tell us
something

If you want to make a complaint - you'll find helpful information at: [bankofscotland.co.uk/contactus/complain](https://www.bankofscotland.co.uk/contactus/complain)

To speak to us, call: 0800 072 8668 (+44 131 278 3729 outside the UK). Lines are open all day, every day. You can call us using Relay UK if you have a speech impairment. There's more information on the Relay UK help pages <https://www.relayuk.bt.com/> You can also visit us in branch.

When you call us - calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, 7 days a week.



Things
you need
to know

Lloyds Banking Group is a signatory to the **Access to Banking Standard** which is overseen by the Lending Standards Board <https://www.lendingstandardsboard.org.uk/resources/access-to-banking-standard/>

The Standard aims to minimise the impact of branch closures on customers and local communities.

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)

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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.

Mobile Banking App - to use our Mobile Banking app you need to have a valid phone number registered to your account. You can either use your Internet Banking details to log in or you can register for the first time in the app. Our app is available to iOS and Android users only and minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. The app doesn't work on jailbroken or rooted devices. Terms and conditions apply.



Protected

A quick guide to doing your banking for Personal customers



Internet Banking



Mobile Branch



Mobile Banking app



Post Office



Telephone Banking



Cash machine



Any branch



PayPoint

Activity in branch	How you can do this
I'd like to pay in cash	<ul style="list-style-type: none">At any Bank of Scotland branch (except coins if there's no counter service).Pay in up to £5,000 in cash a day. Find out more at bankofscotland.co.uk/mobilebranchesUse your debit card and PIN or a personalised pre-printed paying-in slip which can be ordered in a Bank of Scotland branch or over the phone.
I'd like to pay in a cheque	<ul style="list-style-type: none">Pay in a cheque securely using your phone's camera (cheque limits apply). Register at bankofscotland.co.uk/aboutonlineAt any Bank of Scotland branch.Pay in unlimited cheques. Find out more at bankofscotland.co.uk/mobilebranchesUse a cheque envelope from a Bank of Scotland branch or the Post Office, and a personalised paying-in slip, ordered in a Bank of Scotland branch or over the phone.
I'd like to take money out	<ul style="list-style-type: none">Find one at link.co.uk/atm-locatorAt any Bank of Scotland branch (except coins if there's no counter service).You can withdraw up to £500 cash a day. Find out more at bankofscotland.co.uk/mobilebranchesFree withdrawals (limits may vary) with your debit card and PIN.
I'd like to pay a person or a bill	<ul style="list-style-type: none">Manage payments securely online. Register at bankofscotland.co.uk/aboutonlineManage payments easily and securely online. Register at bankofscotland.co.uk/aboutonlineDetails of how to register and opening times are covered on earlier pages.At any Bank of Scotland branch.Pay bills and make other payments.Pay bills and make other payments. Find out more at www.postoffice.co.uk/bill-paymentsFind your most convenient PayPoint at paypoint.com
I'd like information about a product or I'd like to apply	<ul style="list-style-type: none">Find out more at bankofscotland.co.ukSpeak to one of our advisers. Details of how to register are covered on earlier pages.At any Bank of Scotland branch.
I'd like to check my account	<ul style="list-style-type: none">Securely check your account 24/7, 365 days a year.Securely check your account on the move whenever you like.Check balances, recent transactions and order statements for all of your accounts.At any Bank of Scotland branch.Find out more at bankofscotland.co.uk/mobilebranchesCheck your balance and print a mini statement at any Bank of Scotland and Halifax branch.Check your balance using your debit card and PIN.



How to protect yourself online



Stay safe 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.

Stay safe, stay protected online:

- Use passwords which 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

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 , and 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 any of the services below:

Citizens Advice

Call **03444 111 444** or visit citizensadvice.org.uk


National Debtline

Call **0808 808 4000** or visit nationaldebtline.org

StepChange - offers free debt advice


Call **0800 054 6734** or visit stepchange.org

A quick guide to doing your banking for Business customers

 Online for Business

 Business Mobile Banking app

 Telephone Banking

 Any branch

 Mobile Branch

 Post Office

 Cash machine

Activity in branch	How you can do this
I'd like to pay in cash	<ul style="list-style-type: none"> At any Bank of Scotland branch (except coins if there's no counter service). Pay in up to £5,000 in cash a day. Find out more at bankofscotland.co.uk/mobilebranches Use your debit card and PIN or a personalised pre-printed paying-in slip which can be ordered in a Bank of Scotland branch or over the phone.
I'd like to pay in a cheque	<ul style="list-style-type: none"> Pay in a cheque securely using your phone's camera (cheque limits apply). Register at business.bankofscotland.co.uk/businessmobilebanking At any Bank of Scotland branch. Pay in unlimited cheques. Find out more at bankofscotland.co.uk/mobilebranches Use a cheque envelope from a Bank of Scotland branch or the Post Office, and a personalised paying-in slip, ordered in a Bank of Scotland branch or over the phone.
I'd like to take money out	<ul style="list-style-type: none"> Find one at link.co.uk/atm-locator At any Bank of Scotland branch (except coins if there's no counter service). You can withdraw up to £500 cash a day. Find out more at bankofscotland.co.uk/mobilebranches Free withdrawals (limits may vary) with your debit card and PIN.
I'd like to pay a person or a bill	<ul style="list-style-type: none"> Manage payments securely online. Register at bankofscotland.co.uk/register Manage payments easily and securely online. Register at business.bankofscotland.co.uk/businessmobilebanking Details of how to register and opening times are covered on earlier pages. At any Bank of Scotland branch. Pay bills and make other payments.
I'd like information about a product or I'd like to apply	<ul style="list-style-type: none"> Find out more at business.bankofscotland.co.uk Speak to one of our business advisers. Details of how to register are covered on earlier pages. At any Bank of Scotland branch.
I'd like to check my account	<ul style="list-style-type: none"> Securely check your account 24/7, 365 days a year. Securely check your account on the move whenever you like. Check balances, recent transactions and order statements for all of your business accounts. At any Bank of Scotland branch. Find out more at bankofscotland.co.uk/mobilebranches Check your balance using your debit card and PIN. Check your balance and print a mini statement at any Bank of Scotland and Halifax branch.

How to protect yourself online

Stay safe 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.

Stay safe, stay protected online:

- Use passwords which 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

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 earlier in this document, and 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 any of the services below:

Business Debtline -

offers free debt advice to small business and the self employed
Call **0800 197 6026** or visit businessdebtline.org

Money Advice Service

Call **0800 138 7777** or visit moneyadviceservice.org

Citizens Advice

Call **03444 111 444** or visit citizensadvice.org.uk