

Branch closure feedback – how we responded and supported our customers

Before we decided to permanently close the Moffat 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 on 19 November 2025.

You can do your everyday banking with our mobile banking app and online banking. It's simple and safe to use. Your nearest branch to the Moffat branch is Bank of Scotland Dumfries High Street 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 our Branch Review, which you can find at bankofscotland.co.uk/branchfinder/branch-closures

We wrote to customers who use the Moffat branch, to let them know it would be closing. We explained 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 branch colleagues there spoke to customers about other ways to do their banking. These include using our mobile banking app, online banking, calling us, or using the Post Office®. We let customers know the nearest alternative branch, free cash machine, 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 Dumfriesshire, Clydesdale and Tweeddale and the constituency MSP for Dumfriesshire
- 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 regular customers told us they were disappointed about the closure of the branch. We explained about the alternative banking options.
- We met Craig Hoy MSP who raised concerns about the impact of the closure on vulnerable customers. We explained how we will be supporting our customers, including via a Community Banker service.
- We met David Mundell MP and Oliver Mundell MSP jointly. They raised some challenges around the alternative methods of banking and access to cash locally. We explained the other options, and how we will be supporting vulnerable 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 Moffat 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



Find other ways to access cash in your community:
www.link.co.uk/cash-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 online banking.

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

To find out more go to bankofscotland.co.uk or business.bankofscotland.co.uk

Scan the QR code to download our app



Personal customers



Business customers



Online banking

Register for online 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.

To register go to bankofscotland.co.uk or 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

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



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

Other banking services in your community



Post Office®

You can use a Post Office for your everyday banking, however some restrictions may apply.

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.

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

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 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



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.

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



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, you can message us in the app 24/7 or find support 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