

Our Nairn branch is closing on 20 January 2026

Nairn branch
73 High Street
Nairn
Highland
IV12 4BS

Visit 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 customers are doing their banking. Most customers prefer to use our mobile app, online banking or call us.

Because of this, we'll be closing our Nairn branch. We'll explain more about how we made our decision on the following pages.



Helping you bank online

You can do your everyday banking using our app and online banking, the quickest and easiest ways to manage your money. They're simple and safe to use and our branch colleagues are happy to support you to get started.

Banking near you

We're proud to be part of the same family as Lloyds and Halifax. You can visit any of our branches to complete your everyday banking. You'll get the same friendly welcome and service you're used to.

If you're a business customer, please get in touch using your usual method of contact.

Have a look through the guide on the next few pages. It includes details about:

- Our app and online banking
- Other ways you can pay in or withdraw cash
- An alternative branch, Post Office, existing Banking Hub and cash machine
- Access to Cash assessments carried out by LINK

You can also contact us in the following ways:



Message us
in the app



If you're a Personal
customer call
0345 721 3141



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



Speak to one
of our colleagues
at any branch

Ways to bank with us



Mobile banking app

A simple, secure and fast way to bank with us.

Some of the things you can do:

- Make payments, transfers, pay in cheques, update account details
- Freeze your card, check your card details and PIN
- Get 24/7 support with our mobile messaging service
- Using the app, deposit cash at a PayPoint location.

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.

Download the app bankofscotland.co.uk or business.bankofscotland.co.uk



Personal
customers



Business
customers



Online banking

Access your accounts and manage your money 24/7, 365 days a year. It just takes a few minutes to set up.

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.

To register go to bankofscotland.co.uk or business.bankofscotland.co.uk
Visit a branch or call us



By phone

Our friendly advisers are just a phone call away.

Our automated service is available 24/7.

Call:
Personal customers **0345 721 3141**
Business customers **0345 300 0268**
Monday to Friday 8am-6pm,
and Saturday 9am-2pm



A Banking Hub is in this area

A Banking Hub is already open at:

Forres Banking Hub, 96 High Street, Forres, IV36 1NX

These are shared banking spaces on the high street, set up by Cash Access UK and run by the Post Office.

- Open Monday to Friday
- Customers of all major banks and building societies can use them for everyday banking
- Our Community Banker will visit the Hub, so you can speak to us in person if you need help or support.

To find out more:
bankofscotland.co.uk/bankinghub
For location, opening hours and when our
Community Banker will visit:
www.cashaccess.co.uk/hubs



Branch

If you need to use a branch, you can now also visit any Lloyds or Halifax branch. We're proud to be part of the same family.

In our Lloyds and Halifax branches, you'll get the same friendly welcome and service you're used to. You can do things like pay in cash and cheques, take out or transfer money and pay bills. If you'd like to open a new account our colleagues will show you how, using our app.

And if you have accounts with Lloyds or Halifax, you can also manage them in any of our Bank of Scotland branches.

An alternative to the Bank of Scotland Nairn branch is:

Bank of Scotland		Facilities	Further information
Inverness City	Mon 09:30 - 16:30	✓ Cash machine inside branch	To find your most convenient Lloyds, Halifax or Bank of Scotland services, go to bankofscotland.co.uk/branchfinder
2-6 Eastgate	Tue 09:30 - 16:30	✓ Self-Service Zone or machines	
Inverness	Wed 10:00 - 16:30	✓ Level or ramp access to branch	
Highland	Thu 09:30 - 16:30	✓ Talking cash machine	
IV2 3NA	Fri 09:30 - 16:30	✓ Cash machine outside branch	There is public transport between the closing branch and the alternative branch, with a service at least every hour.
	Sat 09:30 - 15:00	✓ Counter service	Please note - opening hours with effect from 29 September 2025.
	Sun Closed		
	These opening times are subject to change.		



Access to Cash

Before we decided to close this branch, LINK completed an access to cash assessment in the local area. You can see the outcome on their website.

Local community members and organisations can appeal the outcome of LINK's assessment within 28 days of the outcome announcement and request a review of cash services through the LINK website.

LINK assessment outcome:
www.link.co.uk/our-assessments
LINK assessment request:
www.link.co.uk/helping-you-access-cash/request-access-to-cash
LINK assessment appeal:
www.link.co.uk/our-assessments/appeal-an-assessment
Cash Access UK:
www.cashaccess.co.uk

Other banking services in your community



PayPoint

With over 28,000 locations, PayPoint allows you to pay some bills, like utility bills, or pay in cash. Using our mobile banking app you can pay in £300 per day with a £600 monthly limit - wherever you see the PayPoint logo. Most shops are open early 'til late 7 days a week.



For your nearest PayPoint location go to:
www.paypoint.com



Post Office

A Post Office near the Bank of Scotland Nairn branch is:



For Post Office opening times and services:
www.postoffice.co.uk/branch-finder

Nairn Post Office, Cawdor Street, Nairn, IV12 4QD

You can do everyday banking tasks at the Post Office, but some restrictions may apply.



Cash Machine

We'll be closing the cash machine at the Bank of Scotland Nairn branch. An alternative free-to-use cash machine is:

Co-op, 45 High Street, Nairn, IV12 4AU

To find a cash machine, use the LINK Cash Locator: www.link.co.uk/cash-locator



Cash at the till

Check your balance and withdraw from 1p up to £50 with your debit card and PIN, without buying anything.

Shops will make it clear if they charge a fee for this. You can cancel the transaction if you don't want to pay it.

To find a participating shop:
www.link.co.uk/cash-locator

If you need extra help

We offer a range of services for customers who need extra support:

The Digital Helpline

- We have a Digital Helpline which helps customers to build digital skills and confidence with free, one to one training over the phone. They've helped thousands of people learn about online safety and how to use email, the internet and online banking
- They'll never ask you to move money to another account, for your personal details or to take control of a computer
- SignVideo services are also available if you're deaf and use British Sign Language: digitalhelpline.signvideo.net

Call 01135 184 060, Monday to Friday 9am to 5pm. Or pick up a leaflet in one of our branches.

Relay UK

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

SignVideo services are available if you're deaf and use British Sign Language.

bankofscotland.co.uk/contactus/signvideo

Talking cash machines

Just plug your headphones into any of our talking cash machines and they'll talk you through the process.

Bespoke support services

We can let colleagues know if you have specific support requirements. Contact us online, by telephone or in branch to tell us how we can help you.

bankofscotland.co.uk/helpcentre/accessibility/support-options

Trusted Person

Do you need someone to act on your behalf or to set yourself up to support somebody else? A Trusted Person can use your account in the same way as you, including debit cards and dealing with things like house insurance.

bankofscotland.co.uk/helpcentre/someone-to-manage-your-affairs

Accessibility and Disability

We're by your side with expert advice, support and guidance to help with your needs.

bankofscotland.co.uk/helpcentre/accessibility

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

If you need this communication in another format, such as large print, braille or audio, please contact us.



Quick guide for personal customers

	Banking with us				
	Mobile or online banking	Phone	Branch	Branch Cash and Paying-in machines	Community Banker
Pay in or withdraw coins	-	-	✓ If counter service	-	-
Pay in or withdraw notes	-	-	✓	✓	-
Pay in cheques	Mobile app	-	✓	✓	We can help
Open an account	✓	✓	✓	-	We can help
Make payments, transfers and manage regular payments	✓	✓	✓	-	✓
Check balance, recent transactions, statements	✓	✓	✓	✓	✓



Some services have limits for the amount you can pay in or withdraw cash, pay bills or pay in cheques.

	Banking in your community		
	Post Office	Banking Hub	Cash & Paying-in machines
Pay in or withdraw coins	✓	✓	-
Pay in or withdraw notes	✓	✓	✓
Pay in cheques	✓ Until 31/12/25	✓ Until 31/12/25	-
Open an account	-	Our Community Banker can help	-
Pay bills	✓ Some	✓ Some	-
Check balance	✓	✓	✓
Check recent transactions or statements	-	-	✓



Some services have limits for the amount you can pay in or withdraw cash, pay bills or pay in cheques. More information and website details are also available in this document.



Quick guide for business customers

	Banking with us				
	Mobile or online banking	Phone	Branch	Branch Cash and Paying-in machines	Community Banker
Pay in or withdraw coins	-	-	✓ If counter service	-	-
Pay in or withdraw notes	-	-	✓	✓	-
Pay in cheques	Mobile app	-	✓	✓	-
Make payments	✓	✓	✓	-	We can help
Check balance	✓	✓	✓	✓	We can help
Manage direct debits and standing orders	✓	✓	✓	-	✓
Manage account users and access	✓	✓	✓	-	We can help
Open an account	✓	✓	-	-	We can help

	Banking in your community		
	Post Office	Banking Hub	Cash & Paying-in machines
Pay in or withdraw coins	✓ Change giving service available	✓	-
Pay in or withdraw notes	✓	✓	✓
Pay in cheques	✓ Until 31/12/25	✓ Until 31/12/25	-
Check balance	✓	✓	✓



Some services have limits for the amount you can pay in or withdraw cash, pay bills or pay in cheques. More information and website details are also available in this document.



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
- 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.



Closing branch customers are already banking in other ways

35%
of Personal customers

have also used other Bank of Scotland branches – in a 12 month period ending May 2025.

70%
of customers

have also used other Bank of Scotland branches, and online banking or called us – in a 6 month period ending May 2025.

22%
of Personal customers

have used the closing branch and the Post Office® in a 12 month period ending May 2025.



Customers using this branch

Regular monthly branch usage

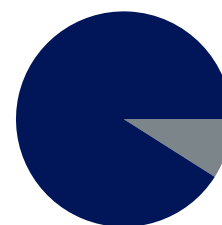
462
customers

transacted at the counter or Immediate Deposit Machine (IDM) 4 months out of 6 months ending May 2025.

Age of Personal customers

< 18	>	3%
18-34	>	11%
35-54	>	20%
55-74	>	40%
75+	>	26%

Type of customer



91%
are Personal
customers

9%
are Business
customers

When we use the term	What this means
Customers using the branch on a regular monthly basis	The number of customers who transacted at the counter or IDM in 4 out of 6 months ending May 2025.
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 May 2025.
Percentage of customers who use this branch and have also used other Bank of Scotland branches and online banking or called us	The proportion of customers who have used this branch and have also used other Bank of Scotland branches and online banking or called us in a 6 month period ending May 2025.
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 May 2025.
This branch can be reached by public transport	There is public transport between the closing branch and the alternative branch, with a service at least every hour.
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'd like to move your current account

You can switch your current account to a new bank or building society in seven days using the Current Account Switch Service (CASS).

Your new bank will manage the transfer of your payments and balance, and your old account will be closed.

Personal account holders – for all UK current account holders, including joint accounts.

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

For more information:

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 Moray West, Nairn and Strathspey and the local MSP for Inverness and Nairn
- 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
- The local Citizens Advice Service
- The local 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 two weeks before this branch closes.



How to protect yourself online

You need to take care when you use the internet, mobile or online banking.

- Use passwords that aren't easy to guess and never share them
- Make sure you know how to keep your devices safe and up to date.

Securing your accounts helps us support you better in the event of a scam.

Visit our fraud hub online:

For Personal customers go to bankofscotland.co.uk/securityandprivacy/protecting-yourself-from-fraud

For Business customers go to business.bankofscotland.co.uk/help/security-and-fraud



If you're worried about your finances

If you'd rather speak to someone independent, these organisations can offer help and debt advice for as long as you need it. And they can talk to us for you if you'd like them to.

Talking to us, or an independent organisation, won't affect your credit score. And if one of the options we talk about does - we'll explain what this means for you before we set anything up.

StepChange - call 0800 138 1111 - www.stepchange.org

Money Wellness - call 0800 307 7002 - www.moneywellness.com

Advice Northern Ireland - call 0800 915 4604 - www.adviceni.net

Proud to be part of the same family



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

You can also call us on: 0800 072 8668 (+44 131 278 3729 outside the UK). Or visit a 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