

Branch closure - how we're supporting you



We're now near to the closure of this branch
on 20 January 2026

Bank your way - wherever you are

- Use our mobile app or online banking - it's simple and secure.
- In your community, you'll find cash machines, PayPoint stores, and the Post Office®.
- If you prefer to speak to someone you can call us or visit any branch in our banking family - including Lloyds and Halifax - for the same friendly service. Explore all your options at bankofscotland.co.uk/ways-to-bank



Letting you know about a branch closure

- 1. We assess the impact** Considering how it affects customers and the community, following Financial Conduct Authority guidance.
- 2. We contact you directly** Sending a letter if you regularly use the branch, with details on other ways to bank.
- 3. We share updates in branch** Through posters and face-to-face conversations to explain what's changing and offer support.
Find full details at: bankofscotland.co.uk/branchreview



Who we spoke to about the closure

We contacted these members of the local community

- 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 Bureau
- The local Chamber of Commerce.

The feedback we received

A number of customers were unhappy that the branch was closing. We supported our customers by explaining the most suitable banking options for them, this included discussing setting up online banking.

We met Graham Leadbitter MP who raised concerns on behalf of vulnerable customers. We discussed the alternative banking services available, and how we will be supporting our customers.

Jamie Stone MP, Angus McDonald MP and Liberal Democrat MSP candidates wrote to us asking that we reconsider our decision to close the branch, and expressed concern for vulnerable customers. We explained the alternative ways that customers can bank with us, including in a Banking Hub in Forres which our Community Banker visits.



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. This includes customers that may need extra support. We've let them know about other ways to bank and to provide help if they need it.
- We've partnered with the Digital Helpline who offer free one to one help over the phone to support customers to use the internet for banking. We've given customers with an identified need the contact details they need to access free support.

Our colleagues can help you

- Colleagues at the Nairn branch have received in-depth training. They can help with a range of customer needs, especially extra support about how we can help you bank.
- Nairn branch colleagues held a digital support event to help customers register and use online and digital services.



We're here to help and support you



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



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