

# Branch closure - how we're supporting you



We're now near to the closure of this branch  
on 18 June 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, the Post Office®, and our Community Banker.
- 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](https://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](https://bankofscotland.co.uk/branchreview)



## Who we spoke to about the closure

### We contacted these members of the local community

- The local MP for Berwickshire, Roxburgh and Selkirk and the local MSP for Ettrick, Roxburgh and Berwickshire
- 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

Our customers were disappointed that the branch was closing, we spoke to our customers about alternative ways to do their everyday banking.

Following the decision to close this branch, we have shared details with the local community, local councillors, Members of Parliament and Members of Scottish Parliament, including the alternative ways customers can continue to access banking services once the branch has closed. We continue to engage and answer any questions.



## 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.
- Kelso branch colleagues held a digital support event to help customers register and use online and digital services.
- 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 Kelso 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.



## 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](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, you can message us in the app 24/7 or find support 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) and the **Access to Cash sourcebook**: [www.handbook.fca.org.uk/handbook/ATCS](http://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/online-agreement](http://bankofscotland.co.uk/online-agreement)