

Closing Branch Review – Part 1

Kirriemuir

Background

We continue to respond to our customers' changing needs. We now have almost 14 million of our customers accessing services through Internet Banking and almost 10 million mobile customers. Branches will remain vital in meeting customers' needs but we must continually review our network to make sure we have branches in locations where customers need and use them the most.

Our decision

Following a careful review, Kirriemuir branch will close on 30 May 2019. We have made the difficult decision to close this branch because of the changing ways customers choose to bank with us - most are already using an alternative way to bank in addition to the branch.

How we made our closure decision

When we close a branch we complete a detailed impact analysis which will include:

- ▶ How customers are choosing to bank with us.
- ▶ How often customers use the branch and how that usage is changing.
- ▶ 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.
- ▶ Impact on our customers including those who may need additional support.

What this means for you

You can continue to use any other Bank of Scotland branch and the nearest alternative is the Forfar branch.

Additionally, one of our new Bank of Scotland mobile branches will visit the Kirriemuir area which customers can use for many of their everyday banking needs.

This document includes a summary of our review and provides details of alternative ways to access banking.

Branch details

**11 Bank Street
Kirriemuir
Angus
DD8 4BE**

Monday	10:00 - 15:00
Tuesday	10:00 - 15:00
Wednesday	10:00 - 15:00
Thursday	10:00 - 15:00
Friday	10:00 - 15:00
Saturday	Closed

Branch facilities:

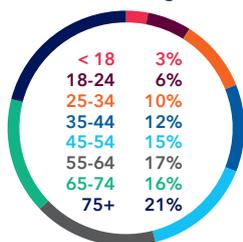
Cash machine inside branch No	Cash machine outside branch Yes	Talking cash machine No
Level access to branch No	Self Service Zone or machines No	Counter service Yes

How customers are using this branch

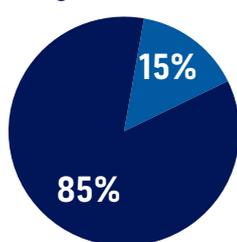
1% Counters at Kirriemuir branch are 1% quieter than a year ago	29 of our customers use the branch on a regular weekly basis	320 of our customers use the branch on a regular monthly basis
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Kirriemuir branch customers

Age of personal customers using branch



Type of customer using branch



Figures have been rounded up or down to show as whole numbers

■ Personal Customers
■ Business Customers

Kirriemuir customers are already banking in other ways

Personal Customers

55% use Kirriemuir plus other Bank of Scotland branches

66% use the Kirriemuir branch and Internet Banking or Telephone Banking

14% use the Kirriemuir branch and the Post Office®

Terms used in this document are explained further on page 3.

Branch usage compared to a year ago

Services	Personal	Business
Counter transactions	↑ 1%	↓ 6%
Self Service Zone or machine transactions	N/A	N/A
Cash machine transactions	↑ 22%	↑ 22%

Branch usage compared to a typical Bank of Scotland branch

	Personal	Business
Customers using branch	↓ 79%	↓ 56%

Other ways for customers to do their everyday banking

Mobile Branch

Our Bank of Scotland mobile branch will be visiting the Kirriemuir area. The full timetable will be available at bankofscotland.co.uk/mobilebranch shortly before the new service starts to operate.

Other branches nearby

You can use any other Bank of Scotland branch. To find your most convenient branch and their opening hours please search on the Branch Locator: bankofscotland.co.uk/branchfinder

Nearest and most used alternative branch

Forfar

72 West High Street
DD8 1BJ
5.9 miles away

Cash machine inside branch	Cash machine outside branch	Talking cash machine	Level access to branch	Self Service Zone or machines	Counter service
Yes	Yes	Yes	Yes	Yes	Yes

Other nearby branches

Blairgowrie

51 High Street
PH10 6DA
14.14 miles away

Brechin

5 Clerk Street
DD9 6AD
14.56 miles away

Travelling to the nearest and most used alternative branch

Hourly buses run between Kirriemuir and Forfar with a journey time of around 25 minutes.

Other local banking services

Cash machines:

We will not be maintaining our cash machine at the Kirriemuir branch. Nearby free to use cash machines are listed below:

The Co-operative Food The Square - 16 High Street, DD8 4EY
0.05 miles away

The Co-operative Food Kirriemuir Superstore - 33 The Roods, DD8 4HN
0.11 miles away

Autosales of Kirriemuir - Lindsay Street, DD8 5AP
0.39 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:

A nearby PayPoint can be found at:

The Co-operative Food The Square - 16 High Street, DD8 4EY

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

Post Office®

Personal and Business Banking customers can withdraw money or check their balance, as well as pay in cheques and money to their account at any Post Office®.



Nearest Post Office®:

Kirriemuir, 48 High Street, Kirriemuir DD8 4EG

To find out more about the services available, your most convenient Post Office® and its opening times please visit the Post Office® website: www.postoffice.co.uk/branch-banking-services

Our Internet Banking, Mobile Banking and Telephone Banking services give customers 24 hour access to their accounts, 7 days a week. In your local area broadband services will be available from multiple suppliers.

Personal Customers

-  bankofscotland.co.uk
-  0345 780 1801
-  Mobile banking app
-  Branch colleagues

Business Customers

-  bankofscotland.co.uk/business
-  0345 300 0268
-  Mobile banking app
-  Branch colleagues

Commercial Customers

-  bankofscotland.co.uk/business
-  Telephone banking services
-  Mobile banking app
-  Bespoke on-line services
-  Cash & cheque collection services

For further help before or after the branch closes:

Please come in and see us in any of our branches, contact your relationship manager or call us on 0345 780 1801. For any unresolved problems contact us using the details provided in **Our promise** shown at the bottom of page 3.

Terms used in this document explained

Terms	Definition
Counters quieter or busier than a year ago	Rolling year on year percentage change in counter transactions.
Customers using the branch on a regular weekly basis	The number of customers who transacted at the counter or Immediate Deposit Machine (IDM) in 48 out of 52 weeks in a 12 month period.
Customers using the branch on a regular monthly basis	The number of customers who transacted at the counter or IDM in 11 out of 12 months in a 12 month period.
Percentage of Personal or Business customers using the branch compared to a typical Bank of Scotland branch	The percentage of Personal or Business customers using the named branch compared to the average number of Personal or Business customers using a typical Bank of Scotland branch.
Percentage change in counter transactions	Year on year percentage change in Personal or Business customer counter transactions.
Percentage change in Self Service Zone or machine transactions	Year on year percentage change in Personal or Business customer Self Service Zone or machine transactions.
Percentage change in cash machine transactions	Year on year percentage change in Personal or Business customer cash machine transactions.
Percentage of Personal customers who use this branch and other Bank of Scotland branches	The proportion of Personal customers who use this branch and have also used a different branch in the last 12 months.
Percentage of Personal customers who use this branch and Internet or Telephone Banking	The proportion of Personal customers who use this branch and have also used Internet or Telephone Banking in the last 6 months.
Percentage of Personal customers who use this branch and also use the Post Office®	The proportion of Personal customers who use this branch and have transacted in the Post Office® in the last 12 months.
Other branches nearby - distances	Based on the road distance between the closing and next closest branches. Source: Mapinfo - this software package measures distance between postcodes.
Cash machine distance	Measured on a straight line 'as the crow flies' basis between postcode of the closing branch and postcode of the cash machine.

Bank of Scotland is part of the Lloyds Banking Group. Lloyds Banking Group is a signatory to the Access to Banking Standard and the result of our local community engagement will be published in Part 2 of this document before the branch closes.

If you'd like this in another format such as large print, Braille or audio CD please ask in branch.

If you have a hearing or speech impairment, you can contact us using the Next Generation Text (NGT) Service (available 24 hours a day, 7 days a week) or via Textphone on 0345 600 9644 (lines are open 9am to 5.30pm, seven days a week). If you're Deaf and a BSL user, you can use the SignVideo service available at bankofscotland.co.uk/accessibility/signvideo

Our promise

Our promise is to do our best to resolve any problems you have. If you wish to complain visit your local branch or call 0800 072 8668 or 0131 278 3729. (Textphone 0800 389 1286 or 0131 278 3690, if you have a hearing impairment). For more information visit bankofscotland.co.uk/contactus/complain

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Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service. Not all telephone banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information.

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Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are also covered by the Financial Ombudsman Service.



Protected