

Closing Branch Review – Part 2

Paisley South

Before we made the decision to close the Paisley South branch we carried out a thorough review to understand what impact a branch closure would have on both customers and the wider community.

Communicating this change to customers

We are committed to the industry-wide Access to Banking Standard and have taken a range of factors into account before we decided to close the branch. These are outlined in the Closing Branch Review - Part 1 document, which we published when the closure was announced. You can view it at bankofscotland.com/branchclosures

After talking to branch colleagues, we wrote to customers of the Paisley South branch to let them know about the change. In the event of a branch closure, we will always give customers at least 12 weeks' notice, and in many cases even longer. This means they've got plenty of time to consider their options.

We displayed a poster in branch notifying customers of the closure and staff spoke to customers about other ways to do their banking, including Telephone, Mobile and Internet Banking, as well as visiting the Post Office*. We also made customers aware of alternative branches and free ATMs nearby.

Engaging with the local community

Who we contacted

We contacted key members of the local community to help us understand what the impact of the closure would be.

- ▶ Mhairi Black MP, Paisley and Renfrewshire South
- ▶ George Adam MSP, Paisley
- ▶ Local councillors
- ▶ Citizens Advice Bureau
- ▶ Chamber of Commerce
- ▶ The local Post Office*
- ▶ The central Post Office* Transformation team
- ▶ Age UK
- ▶ Whitecart Credit Union
- ▶ Gleniffer Credit Union

The feedback we received

A number of both personal and business customers expressed their frustration that the branch was closing along with concerns that this would affect the way they carried out their banking.

Several customers stated that the lack of free parking at the nearest alternative branches would make it more difficult for them to do their banking.

We received a joint letter signed by 7 SNP MSPs including George Adam to express their concerns about branch closures.

What we have done to help make the change smoother

- ▶ We have actively offered customers, including vulnerable customers, support with the use of alternative ways to bank and explained all other ways to bank locally.
- ▶ We have proactively contacted the most frequent business, charity, club and society accounts to discuss the options available and all alternative ways to bank.
- ▶ The branch team have worked with a number of customers who have complex banking requirements to establish individual solutions to allow them to continue to bank locally.
- ▶ A specialist team has been supporting colleagues in Paisley South branch and nearby branches with how to identify and explain the alternative ways to bank, tailored to the specific need of the customer.



The Paisley South branch will close permanently on 25th February 2019

This follows engagement with customers and the local community.



All your account details will stay the same

There will be no change to customer account numbers, sort codes, standing orders, direct debits, cards or PINs.



Your nearest branches are Paisley The Cross and Barrhead

You can also use any Bank of Scotland branch to do your banking.

Read on to see other ways you can bank



- ▶ A written response was sent to the 7 SNP MSPs including George Adam addressing the concerns they raised and explaining the rationale for the closure decisions.
- ▶ We have listened to customer concerns and responded to help them understand the alternative ways to bank, including services available locally.
- ▶ We informed the local Post Office® and the central Post Office® Transformation team of our branch closure so they can plan for any change in customer demand.

Other ways to bank

Internet Banking, Mobile Banking and PhoneBank services

These services give you access to your accounts 24 hours a day, 7 days a week.

To find out more information about these services or to register please visit bankofscotland.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® branch.



To find your most convenient Post Office® and its opening times, please search on the Post Office® Branch Finder: www.postoffice.co.uk/branch-banking-services

For further help before or after the branch closes:



For any unresolved problems please contact us using the details provided in **Our promise** section at the bottom of this page.

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 or via Textphone on 0345 600 9644 (lines are open 9am to 5.30pm, 7 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.

Keep your details up-to-date

Please check that we have the correct contact details for you by logging into Internet Banking and reviewing the telephone numbers, email address and marketing preferences that we hold for you.

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