

Branch review

The way people do their banking is changing, with 12 million of our customers choosing to access services through Internet Banking and nearly seven million using our Mobile Banking app. So, while our branches still play a vital role in meeting our customers' needs, particularly those with more complex requirements or who prefer to meet face-to-face, we must continually review our network to make sure we have branches in locations where customers want and use them the most.

Following a careful review of branches in the local area, Edinburgh St Andrews Square branch will close on 31 October 2016. We are closing this branch because we have another branch nearby, which customers are using more, that allows us to serve the local area. The nearest branch is the Edinburgh, George Street branch, where the team will be happy to help you with your banking. This is a summary of our review.

Edinburgh St Andrews Square

Monday 09:30-16:30
 Tuesday 09:30-16:30
 Wednesday 09:30-16:30
 Thursday 09:30-16:30
 Friday 09:30-16:30
 Saturday Closed

Address:
38 St Andrew Square
Edinburgh
EH2 2AD

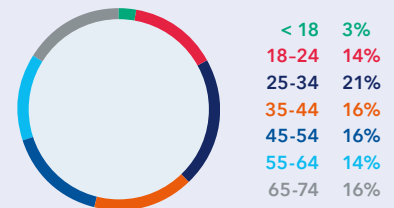
Edinburgh St Andrews Square branch facilities



Edinburgh St Andrews Square branch customers



Age of personal customers using Edinburgh St Andrews Square branch



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

How customers are using this branch

4% Counters at Edinburgh St Andrews Square branch are 4% busier than a year ago

38 Customers use the branch on a regular weekly basis

Personal Customers
15% More personal customers use Edinburgh St Andrews Square branch than a typical Bank of Scotland branch

Business Customers
78% More business customers use Edinburgh St Andrews Square branch than a typical Bank of Scotland branch

12%	More Counter Transactions	
n/a	Immediate Deposit Machines	
6%	More Cashpoint® Machine Transactions	

7%	Fewer Counter Transactions	
n/a	Immediate Deposit Machines	
n/a	Cashpoint® Machine Transactions	

Edinburgh St Andrews Square customers are already banking in other ways

Personal Customers

- 3%** only use Edinburgh St Andrews Square branch
- 97%** use Edinburgh St Andrews Square plus other Bank of Scotland branches
- 72%** use branch, online or telephone banking
- 21%** also use the Post Office®

Business Customers

- 9%** only use Edinburgh St Andrews Square branch



Other branches nearby

Edinburgh, George Street
75 George Street

0.4 miles away

Edinburgh, Picardy Place
6 Picardy Place

0.4 miles away

Edinburgh, Royal Mile
300 Lawnmarket

0.5 miles away

Edinburgh, Shandwick Place
20-22 Shandwick Place

0.8 miles away

Transport

Alternative branches in walking distance



Other local banking services

Free Cash Machine

Royal Bank of Scotland, 36 St Andrew Street - 0.01 miles away

Clydesdale Bank, 5 Waverley Market - 0.07 miles away

Barclays Bank, 10-15 Princes Street - 0.07 miles away

Virgin Money, 28 St Andrew Square - 0.09 miles away

Sainsburys, Princes Mall - 0.11 miles away

Paypoint

Central News, 29 Leith Street

Post Office®

Personal customers can withdraw money or check their balance at any Post Office® branch.

Address:

Edinburgh City, 5/6 Princes Mall, Edinburgh EH1 1BQ

Distance from Edinburgh City branch 0.1 miles away

Post Office® opening hours:

Monday	09:00-17:30	Friday	09:00-17:30
Tuesday	09:30-17:30	Saturday	09:00-17:30
Wednesday	09:00-17:30	Sunday	Closed
Thursday	09:00-17:30		

All measurements are based on postcodes.

All data collated and validated as at 05 September 2016.

Other ways for customers to do their everyday banking

Personal Customers

 bankofscotland.co.uk

 0345 721 3141

 Mobile app

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.

Business Customers

 Cash & cheque collection services

 bankofscotland.co.uk/business

 Telephone banking services

 Mobile app

 Bespoke on-line services

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Post Office® is a registered trademark of Royal Mail.

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The Access to Banking Protocol

Contacting customers and members of the local community

Bank of Scotland is committed to the industry wide Access to Banking Protocol introduced by the British Bankers' Association in May 2015.

Before we made the decision to close the Edinburgh St Andrews Square branch we carried out a thorough review to assess the impact of the closure on customers and the wider community. This took into account a range of factors, as outlined on pages one and two.

After we advised colleagues in the branch we wrote to customers of the branch to let them know about the change. We give all our customers 12 weeks' notice so that they have time to consider their options. We also displayed a poster in branch and talked to customers using the branch about other ways to do their banking, including Telephone, Mobile and Internet Banking. We also made customers aware of branches and free ATMs nearby.

In addition, we contacted key members of the local community to fully understand what the impact of the closure of Edinburgh St Andrews Square branch would have on our customers and the wider community. We also let them know about other ways customers can bank locally.

This is the outcome of our engagement with the community:

Who we contacted	<ul style="list-style-type: none">• Michelle Thomson MP for Edinburgh West• Ruth Davidson Constituency MSP for Edinburgh Central• Local councillors• Federation of Small Businesses• Citizens Advice Bureau• The local Post Office® and the central Post Office® Transformation team
Feedback received	<ul style="list-style-type: none">• Councillor Alasdair Rankin contacted us with queries about the closure.
Action taken to ensure a smooth transition	<ul style="list-style-type: none">• 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.• A response was sent to Councillor Alasdair Rankin answering the queries he raised.• 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.

Our decision

Following our review and period of contact with local customers and key members of the local community, we have decided to proceed with the closure of the Edinburgh St Andrews Square branch on 31 October 2016.

Customers' account numbers and sort codes will stay the same, and any standing orders, direct debits, cards and PINs will all carry on as before.

Customers can use any Bank of Scotland branch to do their banking, including Edinburgh, George Street and Edinburgh, Picardy Place branches.