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, Edzell branch will close on 03 November 2016. We have made the difficult decision to close this branch because of the changing way customers choose to bank with us, which has resulted in customers using it less often. The nearest branch is the Brechin branch where the team will be happy to help you. The local post office is a short distance away, where you can manage your day-to-day banking. This is a summary of our review.

Edzell

<table>
<thead>
<tr>
<th>Day</th>
<th>Hours</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday</td>
<td>Closed</td>
<td>High Street</td>
</tr>
<tr>
<td>Tuesday</td>
<td>Closed</td>
<td>Edzell</td>
</tr>
<tr>
<td>Wednesday</td>
<td>Closed</td>
<td>Brechin</td>
</tr>
<tr>
<td>Thursday</td>
<td>13:30-16:00</td>
<td>Angus</td>
</tr>
<tr>
<td>Friday</td>
<td>Closed</td>
<td>DD9 7TF</td>
</tr>
</tbody>
</table>

Edzell branch facilities

- 0 Cashpoint® machines inside branch
- 0 Cashpoint® machines outside branch
- 0 Talking Cashpoint® machines
- 0 Immediate Deposit Machines

Age of personal customers using Edzell branch

- < 18: 2%
- 18-24: 4%
- 25-34: 6%
- 35-44: 9%
- 45-54: 15%
- 55-64: 16%
- 65-74: 48%

How customers are using this branch

Personal Customers

- 98% Fewer personal customers use Edzell branch than a typical Bank of Scotland branch
- 15% Fewer Counter Transactions
- n/a Immediate Deposit Machines
- n/a Cashpoint® Machine Transactions

Business Customers

- 91% Fewer business customers use Edzell branch than a typical Bank of Scotland branch
- 16% Fewer Counter Transactions
- n/a Immediate Deposit Machines
- n/a Cashpoint® Machine Transactions

Edzell customers are already banking in other ways

Personal Customers

- 3% only use Edzell branch
- 97% use Edzell plus other Bank of Scotland branches
- 61% use branch, online or telephone banking
- 45% also use the Post Office®

Business Customers

- 1% only use Edzell branch
Other branches nearby

Brechin
5 Clerk Street
5.43 miles away

Montrose
31 High Street
11.23 miles away

Forfar
72 West High Street
16.52 miles away

Kirriemuir
11 Bank Street
17.94 miles away

Transport
Hourly bus service from Edzell to Brechin Monday to Friday

Other local banking services

Free Cash Machine
A90 Service Station, A90 Service Station - 3.03 miles away
The Cooperative, Trinity Road - 4.89 miles away
Tesco, Clerk Street - 5.02 miles away
Bank of Scotland, 5 Clerk Street - 5.1 miles away
Clydesdale Bank, 2 Panmure Street - 5.11 miles away

Paypoint
Spar Edzell, 7 High Street

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

Address:
Edzell, 8 High Street, Edzell DD9 7TE

Distance from Edzell branch 0.2 miles away

Post Office® opening hours:
Monday 06:00-20:00  Friday 06:00-20:00
Tuesday 06:00-20:00  Saturday 06:00-20:00
Wednesday 06:00-20:00  Sunday 06:00-18:00
Thursday 06:00-20:00

All data collated and validated as at 05 September 2016.

Other ways for customers to do their everyday banking

Personal Customers

![bankofscotland.co.uk](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](bankofscotland.co.uk/business)

Telephone banking services

Mobile app

Bespoke on-line services

Cashpoint® is a registered trademark of Lloyds Bank plc.
Post Office® is a registered trademark of Royal Mail.

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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 Edzell 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 Edzell 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:

<table>
<thead>
<tr>
<th>Who we contacted</th>
<th>Feedback received</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mike Weir MP for Angus</td>
<td>Several personal and business customers discussed the closure with branch staff with one letter of complaint being received. Most customers stated their disappointment but understand why the branch is being closed.</td>
</tr>
<tr>
<td>Mairi Evans Constituency MSP for Angus North and Mearns</td>
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</tr>
<tr>
<td>Local councillors</td>
<td></td>
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<tr>
<td>Federation of Small Businesses</td>
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<tr>
<td>Citizens Advice Bureau</td>
<td></td>
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<tr>
<td>Chamber of Commerce</td>
<td></td>
</tr>
<tr>
<td>The local Post Office® and the central Post Office® Transformation team</td>
<td></td>
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</tbody>
</table>

<table>
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<tr>
<th>Action taken to ensure a smooth transition</th>
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<tbody>
<tr>
<td>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.</td>
<td></td>
</tr>
<tr>
<td>We have proactively contacted the most frequent business, charity, club and society accounts to discuss the options available and all alternative ways to bank.</td>
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<tr>
<td>We have listened to customer concerns and responded to help them understand the alternative ways to bank, including other ways to bank locally.</td>
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</tr>
<tr>
<td>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.</td>
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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 Edzell branch on 03 November 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 Brechin and Montrose branches.