

# Mobile Branch Service Closure Review (Part 1) – Moray route



Following an in-depth review, we'll no longer be offering a Mobile Branch service in this area by 31 May 2024

## Background and decision

We've been looking at how customers are using our Mobile Branches. Many are using them less and choosing other ways to bank instead. Because of this we've made the decision to end this service. This includes all the stops on this route.

## What this means for you

We're still here to support you and there's a number of ways you can do your everyday banking with us - online, on your mobile, over the phone or at a Post Office®. You can also use a branch. After the service ends a Community Banker will be available in Granttown-on-Spey and Lossiemouth. They can offer support and guidance on the ways you can bank with us. Read on to find out more, and for a summary of our review. Following engagement with the local community, an overview of feedback we receive will be given in our Mobile Branch Service Closure Review Part 2.

### These are the facilities that are available on this Mobile Branch

Cash & cheque services	Steps or lift access	Cash machine	Self Service facilities	Account enquiries & servicing	Account opening
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## Mobile Branch Route stops

The Mobile Branch will continue to visit the following stops fortnightly until the service ends on the dates shown below. For a full timetable, please ask a Mobile Branch member of staff or visit [bankofscotland.co.uk/mobilebranches](http://bankofscotland.co.uk/mobilebranches)

Name of stop	Location & Postcode	Date of last visit to stop
Granttown-on-Spey	Burnfield Avenue Car Park, PH26 3HH	28 May 2024
Keith	Tesco Store Car Park, Moss Street, AB55 5HB	29 May 2024
Lossiemouth	Harbour Car Park, Off Pitgaveny Street, IV31 6BF	31 May 2024

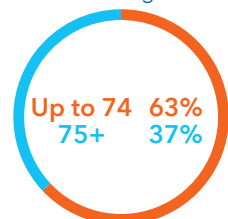
## How we made our decision

When we close a Mobile Branch, we complete a detailed impact analysis which includes:

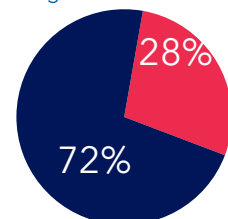
- How customers are choosing to bank with us
- How often customers use the Mobile Branch and how that usage is changing
- Current services available in the Mobile Branch and the Mobile Branch opening hours
- Assessment and check of alternative ways to bank including their proximity and accessibility - this is confirmed by a visit
- Assessment of public transport, availability and frequency
- Assessment of Broadband availability
- Impact on our customers including those who are vulnerable or may need additional support

### Customers using this route

Age of personal customers using route



Type of customer using route



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

■ Personal Customers  
■ Business Customers

Terms used in this document are explained on the 'Details on the statistics in this document' page

### How customers are using this route

711 transactions by personal customers August 2022 to July 2023  
679 transactions by business customers August 2022 to July 2023

### Regular usage of this route

27 of our customers have regularly used this route in the last 6 months to July 2023

### Customers using this route are already banking in other ways

64% of customers using this route have also used Bank of Scotland branches, Internet Banking or Telephone Banking  
34% of customers using this route have also used the Post Office®

## Other ways you can continue to bank with us



### The nearest Post Office, ATM and branch

Based on this route we've looked at the nearest Post Office, ATM and branch for each stop location. For opening hours please visit the websites below.

Route stop	Post Office <a href="http://postoffice.co.uk/branch-finder">postoffice.co.uk/branch-finder</a>	ATM <a href="http://link.co.uk/atm-locator">link.co.uk/atm-locator</a>	Branch <a href="http://bankofscotland.co.uk/branchfinder">bankofscotland.co.uk/branchfinder</a>
Granttown-on-Spey <b>A Community Banker will visit this area after the service ends</b>	Granttown-on-Spey Post Office 64 High Street Granttown-on-Spey PH26 3EH 0.26 of a mile away	The Co-operative Food 4 The Square Granttown-on-Spey PH26 3HG less than 0.2 of a mile away	Nairn branch 73 High Street Nairn Highland IV12 4BS 25.34 miles away
Keith	Keith Post Office 183 Mid Street Keith AB55 5BL 0.53 of a mile away	Keith Convenience Store 31 Reidhaven Square Keith AB55 5AB 0.36 of a mile away	Buckie branch 21 East Church Street Buckie Moray AB56 1EX 15.46 miles away
Lossiemouth <b>A Community Banker will visit this area after the service ends</b>	Lossiemouth Post Office 29B Queen Street Lossiemouth IV31 6PR 0.2 of a mile away	The Co-operative Food 44 Queen Street Lossiemouth IV31 6PN less than 0.2 of a mile away	Elgin High Street branch 90 High Street Elgin Moray IV30 1BJ 6.20 miles away



### Internet Banking

Register for Internet Banking and manage your accounts 24/7, 365 days a year. To register, just go to [bankofscotland.co.uk](http://bankofscotland.co.uk), visit a branch or call us. If you need help using the internet, we've partnered with the Digital Helpline to offer free one to one guidance over the phone. They can help you learn how to use the internet for banking and much more. Just call them on 01135 184 060 from Monday to Friday between 9am to 5pm. SignVideo services are available if you use British Sign Language. Visit [digitalhelpline.signvideo.net](http://digitalhelpline.signvideo.net)

We'll never get in touch to ask you to move money to another account, for your personal details - or to take control of a computer. The Digital Helpline won't do this either.

#### With Internet Banking, you can:

- Check your balance and review and download statements
- Transfer money and pay bills
- Open new accounts
- Business customers can make up to 25 payments in one batch with our secure bulk payments service, can grant delegate access to multiple users and set up Online Payment Control
- Register your mobile for text alerts.



### Telephone Banking

Our automated service is available 24/7. If you need to speak to us in person our friendly advisers are just a phone call away.

To register for Telephone Banking call us:

**0345 721 3141** – Personal advisers available 8am-8pm everyday.

**0345 300 0268** – Business Managers available Monday to Friday 7am-8pm, and Saturday 9am-2pm.

#### With Telephone Banking, you can:

- Access all your accounts during the same call
- Check balances, recent transactions and order statements
- Transfer money and pay bills
- Open new accounts
- Order cards, PINs, cheque books or personalised pre-printed paying in books
- Cancel or hear details of your direct debits and amend standing orders
- Register for Internet Banking and Mobile Banking.



### Mobile Banking

Register for Mobile Banking, and do all your banking basics securely where and when it suits you, including paying in cheques using your device's camera.

With Mobile Banking, you can also sign up for text alerts to let you know when your balance reaches a limit you set. You must be signed up for Internet Banking beforehand.

Find out more at [bankofscotland.co.uk](http://bankofscotland.co.uk)

## Community Banker

In the run up to the service ending, when you visit the Mobile Branch, staff will be on-hand to offer support and guidance on the ways you can bank with us. Plus, after the service ends a Community Banker will be available in Grantown-on-Spey and Lossiemouth.

### How a Community Banker can help:

- Guide you through the ways you can bank with us.
- Support with account enquiries for personal customers.
- Support with selected day to day banking for business customers.

Go to [bankofscotland.co.uk/communitybanker](https://bankofscotland.co.uk/communitybanker) for up to date information.

## Other local banking services in your community

### Post Office®



- **Make free cash withdrawals** using your debit card and PIN
  - Personal customers** - up to £300 per day, limits may vary.
  - Business customers** - up to £700 per day, limits may vary.
- **Check your account balance**
- **Pay some bills** - for more information about the bills you can pay, ask at the Post Office or go to [postoffice.co.uk/bill-payments](https://postoffice.co.uk/bill-payments)
- **Pay in cash**
  - Personal customers**
    - using your debit card and PIN - up to £2,995 per calendar month for each account holder.
    - or a pre-printed paying in slip - up to a maximum of £1,000. It'll take at least one extra day to clear in your account.
  - Business customers**
    - using your debit card and PIN - up to £40,000 per calendar month - maximum £4,995 per transaction.
    - or a pre-printed paying in slip. It'll take at least one extra day to clear in your account.
- **Pay cheques** - into your current and savings account using your pre-printed paying in slip and cheque envelope.

**To order personalised pre-printed paying in slips or cheque deposit envelopes** - both items can be ordered from us or found in any Bank of Scotland branch. Cheque envelopes are also available at the Post Office.

The Post Office also has a Change Giving service for business customers.

To find out more about Post Office services:

**Personal customers** visit [bankofscotland.co.uk/postoffice](https://bankofscotland.co.uk/postoffice)

**Business customers** visit [business.bankofscotland.co.uk/postoffice](https://business.bankofscotland.co.uk/postoffice)

You may be able to do some banking at a Post Office however restrictions may apply.

To find your most convenient Post Office and its opening times, please visit [postoffice.co.uk/branch-finder](https://postoffice.co.uk/branch-finder)

### Cash machines

Nearby free-to-use cash machines are listed above. To find your most convenient alternative free cash machine you can use the ATM Link Locator: [link.co.uk/atm-locator](https://link.co.uk/atm-locator)

### PayPoint

To find your most convenient PayPoint you can use the PayPoint Locator at [www.paypoint.com](https://www.paypoint.com)

## Customer and Community Engagement





Initially we plan to contact the following organisations and members of the local community and let them know of our decision to end the service.




- The Local MPs and MSPs
- Banking Team and Senior Representatives from the Post Office
- Post Office Area Manager responsible for the nearest Post Offices to each stop
- National Federation of Sub Postmasters

## Details on the statistics in this document

The statistic	How we measured this
Age of personal customers who used the route	The age of the customers who used the route in the 12 months to July 2023.
Type of customer who used the route	The proportion of personal or business customers who used the route in the 12 months to July 2023.
Percentage of customers who have used the route and also used a Bank of Scotland branch, Internet Banking or Telephone Banking	The percentage of customers who have used this route, a Bank of Scotland branch, Internet Banking or Telephone Banking in a 12 month period ending July 2023.
Percentage of customers who have used the route and have also used the Post Office®	The percentage of customers who have used the route and have also used the Post Office in a 12 month period ending July 2023.
Regular usage of this route	The number of customers who used the route four times or more in the last six months to July 2023.
Number of transactions	The total number of transactions made by personal and business customers on the Mobile Branch route in 12 months to July 2023.
Nearest Branch	Distance from the Mobile Branch stop to the closest branch.
Nearest Post Office®	Distance from the Mobile Branch stop to the closest Post Office.
Nearest ATM	Distance from the Mobile Branch stop to the closest ATM.

## We're here to help and support you before and after the Mobile Branch service ends

			
<p>If you're a Personal customer call us on <b>0345 721 3141</b>.</p> <p>If you're a Business customer call us on <b>0345 300 0268</b>.</p>	<p>Speak to a member of our team.</p>	<p>If you're a Commercial Banking customer, you can talk to your Relationship Manager.</p>	<p>If we can't resolve your problems. Contact us using the details available in this document.</p>

	<p><b>If you need extra help</b></p> <p>If you need this communication in another format, such as large print, Braille or audio CD, please contact us.</p> <p>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 <a href="https://www.relayuk.bt.com/">https://www.relayuk.bt.com/</a> SignVideo services are also available if you're Deaf and use British Sign Language: <a href="https://www.bankofscotland.co.uk/contactus/signvideo">bankofscotland.co.uk/contactus/signvideo</a></p> <p>If you need support due to a disability please get in touch.</p>
	<p><b>If you need to tell us something</b></p> <p><b>If you want to make a complaint</b> - you'll find helpful information at: <a href="https://www.bankofscotland.co.uk/contactus/complain">bankofscotland.co.uk/contactus/complain</a></p> <p>To speak to us, call: 0800 072 8668 (+44 131 278 3729 outside the UK). Lines are open all day, every day. You can also visit us in branch.</p> <p><b>When you call us</b> - calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, 7 days a week.</p>
	<p><b>Things you need to know</b></p> <p>We observe the requirements of the <b>Financial Conduct Authority Final Guidance 'FG22/6: Branch and ATM closures or conversions'</b> <a href="https://www.fca.org.uk/publication/finalised-guidance/fg22-6.pdf">www.fca.org.uk/publication/finalised-guidance/fg22-6.pdf</a></p> <p>The Post Office® and Post Office logo are registered trademarks of the Post Office Ltd.</p> <p><b>Mobile Banking app</b> - to use our Mobile Banking app you need to have a valid phone number registered to your account. You can either use your Internet Banking details to log in or you can register for the first time in the app. Our app is available to iOS and Android users only and minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. The app doesn't work on jailbroken or rooted devices. Terms and conditions apply: <a href="https://www.bankofscotland.co.uk/aboutonline/online-conditions">bankofscotland.co.uk/aboutonline/online-conditions</a></p> <p><b>Keeping your money protected</b> - eligible deposits with us are protected by the Financial Services Compensation Scheme. We are also covered by the Financial Ombudsman Service. Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.</p>



Protected

# A quick guide to doing your banking for Personal customers



Internet Banking



Mobile Banking app



Telephone Banking



Any branch



Post Office



Cash machine



PayPoint

Activity in branch	How you can do this
I'd like to pay in cash	<ul style="list-style-type: none"><li>At any <b>Bank of Scotland branch</b> (except coins if there's no counter service).</li><li> Use your debit card and PIN or a personalised pre-printed paying-in slip which can be ordered in a Bank of Scotland branch or over the phone.</li></ul>
I'd like to pay in a cheque	<ul style="list-style-type: none"><li> Pay in a cheque securely using your phone's camera (cheque limits apply). Register at <a href="http://bankofscotland.co.uk/aboutonline">bankofscotland.co.uk/aboutonline</a></li><li>At any <b>Bank of Scotland branch</b>.</li><li> Use a cheque envelope from a Bank of Scotland branch or the Post Office, and a personalised paying-in slip, ordered in a Bank of Scotland branch or over the phone.</li></ul>
I'd like to take money out	<ul style="list-style-type: none"><li> Find one at <a href="http://link.co.uk/atm-locator">link.co.uk/atm-locator</a></li><li>At any <b>Bank of Scotland branch</b> (except coins if there's no counter service).</li><li> Free withdrawals (limits may vary) with your debit card and PIN.</li></ul>
I'd like to pay a person or a bill	<ul style="list-style-type: none"><li> Manage payments securely online. Register at <a href="http://bankofscotland.co.uk/aboutonline">bankofscotland.co.uk/aboutonline</a></li><li> Manage payments easily and securely online. Register at <a href="http://bankofscotland.co.uk/aboutonline">bankofscotland.co.uk/aboutonline</a></li><li>Details of how to register and opening times are covered on earlier pages.</li><li>At any <b>Bank of Scotland branch</b>.</li><li> Pay bills and make other payments. Find out more at <a href="http://www.postoffice.co.uk/bill-payments">www.postoffice.co.uk/bill-payments</a></li><li> Find your most convenient PayPoint at <a href="http://paypoint.com">paypoint.com</a></li></ul>
I'd like information about a product or I'd like to apply	<ul style="list-style-type: none"><li>Find out more at <a href="http://bankofscotland.co.uk">bankofscotland.co.uk</a></li><li>Speak to one of our advisers. Details of how to register are covered on earlier pages.</li><li>At any <b>Bank of Scotland branch</b>.</li></ul>
I'd like to check my account	<ul style="list-style-type: none"><li> Securely check your account 24/7, 365 days a year.</li><li> Securely check your account on the move whenever you like.</li><li>Check balances, recent transactions and order statements for all of your accounts.</li><li>At any <b>Bank of Scotland branch</b>.</li><li> Check your balance and print a mini statement at any Bank of Scotland and Halifax cash machine.</li><li> Check your balance using your debit card and PIN.</li></ul>



## How to protect yourself online

### Stay safe online

We use the latest security measures and our Online and Mobile Fraud Guarantee gives you a full refund as long as you take simple steps to protect yourself.

#### Stay safe, stay protected online:

- Use passwords which aren't easy to guess
- Never share your password with anyone else
- Install anti-virus software to protect your devices and keep them up to date

## I'd like some help

If you'd like some help or you're worried about money, you can visit us in any branch or call us on the number quoted earlier in this document, and we'll talk you through your options and try to help. If you'd prefer to speak to someone independent, you can get free support from any of the services below:

#### Citizens Advice

Call **03444 111 444** or visit [citizensadvice.org.uk](http://citizensadvice.org.uk)


#### National Debtline


Call **0808 808 4000** or visit [nationaldebtline.org](http://nationaldebtline.org)

#### StepChange - offers free debt advice


Call **0800 054 6734** or visit [stepchange.org](http://stepchange.org)

# A quick guide to doing your banking for Business customers


 Online for Business














 Business Mobile Banking app

 Telephone Banking

 Any branch

 Post Office

 Cash machine

Activity in branch	How you can do this
I'd like to pay in cash	 At any <b>Bank of Scotland branch</b> (except coins if there's no counter service).  Use your debit card and PIN or a personalised pre-printed paying-in slip which can be ordered in a Bank of Scotland branch or over the phone. Restrictions may apply.
I'd like to pay in a cheque	 Pay in a cheque securely using your phone's camera (cheque limits apply). Register at <a href="https://business.bankofscotland.co.uk/businessmobilebanking">business.bankofscotland.co.uk/businessmobilebanking</a>  At any <b>Bank of Scotland branch</b> .  Use a cheque envelope from a Bank of Scotland branch or the Post Office, and a personalised paying-in slip, ordered in a Bank of Scotland branch or over the phone. Restrictions may apply.
I'd like to take money out	 Find one at <a href="https://link.co.uk/atm-locator">link.co.uk/atm-locator</a>  At any <b>Bank of Scotland branch</b> (except coins if there's no counter service).  Free withdrawals (limits may vary) with your debit card and PIN. Restrictions may apply.
I'd like to pay a person or a bill	 Manage payments securely online. Register at <a href="https://bankofscotland.co.uk/register">bankofscotland.co.uk/register</a>  Manage payments easily and securely online. Register at <a href="https://business.bankofscotland.co.uk/businessmobilebanking">business.bankofscotland.co.uk/businessmobilebanking</a>  Details of how to register and opening times are covered on earlier pages.  At any <b>Bank of Scotland branch</b> .
I'd like information about a product or I'd like to apply	 Find out more at <a href="https://business.bankofscotland.co.uk">business.bankofscotland.co.uk</a>  Speak to one of our business advisers. Details of how to register are covered on earlier pages.  At any <b>Bank of Scotland branch</b> .
I'd like to check my account	 Securely check your account 24/7, 365 days a year.  Securely check your account on the move whenever you like.  Check balances, recent transactions and order statements for all of your business accounts.  At any <b>Bank of Scotland branch</b> .  Check your balance using your debit card and PIN. Restrictions may apply.  Check your balance and print a mini statement at any Bank of Scotland and Halifax cash machine.

## How to protect yourself online

### Stay safe online

We use the latest security measures and our Online and Mobile Fraud Guarantee gives you a full refund as long as you take simple steps to protect yourself.

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- Never share your password with anyone else
- Install anti-virus software to protect your devices and keep them up to date

## I'd like some help

If you'd like some help or you're worried about money, you can visit us in any branch or call us on the number quoted earlier in this document, and we'll talk you through your options and try to help. If you'd prefer to speak to someone independent, you can get free support from any of the services below:

#### Business Debtline -

offers free debt advice to small business and the self employed  
Call **0800 197 6026** or visit [businessdebtline.org](https://businessdebtline.org)

#### Money Advice Service

Call **0800 138 7777** or visit [moneyadviceservice.org](https://moneyadviceservice.org)

#### Citizens Advice

Call **03444 111 444** or visit [citizensadvice.org.uk](https://citizensadvice.org.uk)