

Closing Branch Review (Part 1) – Carluke branch

Following an in-depth review, this branch will close on 27 June 2022

Background and decision

Our customers' needs are changing. Almost 18 million people now bank with us through Internet Banking and over 13 million use Mobile Banking. 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.

As a result, we've made the difficult decision to close this branch because customers are using it less often. In addition the majority of customers are also using alternative ways to bank.

What this means for you

You can use any of our branches and our nearest alternative is the Wishaw Main Street branch. You can also use a Post Office® for your everyday banking. We're still here to support you, and there's a number of 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 the feedback we receive will be given in our Closing Branch Review Part 2.



Carluke branch

3 Kirkton Street
Carluke
Lanarkshire
ML8 4AB

	Monday	09:00 - 15:00	
	Tuesday	09:00 - 15:00	
	Wednesday	09:00 - 15:00	
	Thursday	09:00 - 15:00	
	Friday	09:00 - 15:00	
	Saturday	Closed	

Note: branch opening hours are subject to change - please check bankofscotland.co.uk/branchfinder for up to date opening hours.

Branch facilities:

 Cash machine inside branch	 Cash machine outside branch	 Talking Cash machine
 Level or ramp access to branch	 Self Service Zone or machines	 Counter service
 Broadband coverage is available in the surrounding area of the closing branch so you can bank online.		

How we made our closure decision

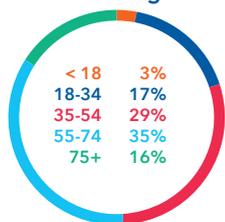
When we close a branch, we complete a detailed impact analysis which includes:

- ▶ How customers are choosing to bank with us
- ▶ How often customers use the branch and how that usage is changing. This includes looking at trends in the year to November 2021 and the four previous years
- ▶ 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
- ▶ Assessment of Broadband availability
- ▶ Impact on our customers including those who are vulnerable or may need additional support.

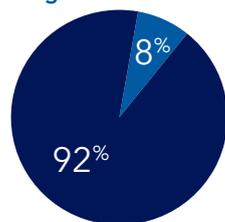
By regularly reviewing our branches we can make sure we respond to our customers' changing needs.

Carluke 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

Carluke customers are already banking in other ways

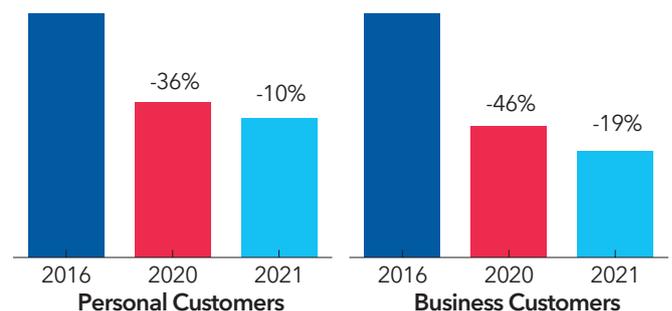
- 34%** of personal customers using Carluke branch have also used other Bank of Scotland branches
- 75%** of customers using Carluke branch have also used other Bank of Scotland branches, Internet Banking or Telephone Banking
- 19%** of personal customers using Carluke branch have also used the Post Office*

Regular monthly branch usage

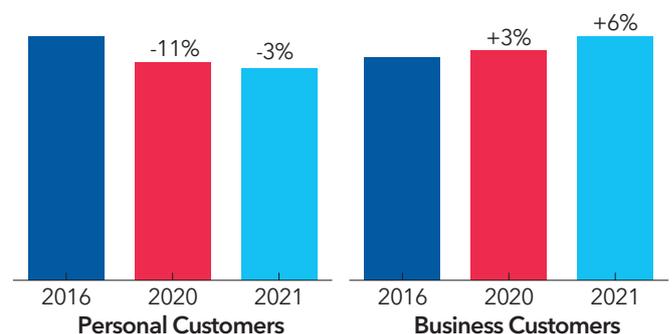
148 of our customers used the branch regularly in 12 months to November 2021.

How customers are using this branch

Branch transaction changes over the past 5 years (based on November of each year)



Cash machine transaction changes over the past 5 years (based on November of each year)



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

Other ways you can continue to bank with us

The nearest alternative branches to Carluke branch

To find your most convenient alternative branch and its opening hours please visit bankofscotland.co.uk/branchfinder

Wishaw Main Street
27-29 Main Street
Wishaw
Lanarkshire
ML2 7AF

Monday	09:00 - 17:00
Tuesday	09:00 - 17:00
Wednesday	09:00 - 17:00
Thursday	09:00 - 17:00
Friday	09:00 - 17:00
Saturday	09:00 - 13:00

 This branch is **4.75 miles away** from the Carluke branch.

 This branch can be reached by public transport

How you can get to this branch
There are regular buses to Wishaw with a journey time of around 15 minutes.

 **Cash machine inside branch**

 **Cash machine outside branch**

 **Talking Cash machine**

 **Level or ramp access to branch**

 **Self Service Zone or machines**

 **Counter service**

Note: branch opening times are subject to change - please check bankofscotland.co.uk/branchfinder for up to date opening hours.

Lanark Bloomgate
23 Bloomgate
Lanark
ML11 9EZ

Monday	09:00 - 15:00
Tuesday	09:00 - 15:00
Wednesday	09:00 - 15:00
Thursday	09:00 - 15:00
Friday	09:00 - 15:00
Saturday	Closed

 This branch is **5.32 miles away** from the Carluke branch.

 This branch can be reached by public transport

How you can get to this branch
There are regular buses to Lanark with a journey time of around 15 minutes.

 **Cash machine inside branch**

 **Cash machine outside branch**

 **Talking Cash machine**

 **Level or ramp access to branch**

 **Self Service Zone or machines**

 **Counter service**

Note: branch opening times are subject to change - please check bankofscotland.co.uk/branchfinder for up to date opening hours.

Internet Banking

Register for Internet Banking and manage your accounts 24/7, 365 days a year. To register, just go to bankofscotland.co.uk, visit a branch or call us. If you need help using the internet, we've partnered with Digital Helpline to offer free one to one guidance over the phone 0345 721 3141. 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. Sign Video services are available if you use British Sign Language. Visit digitalhelpline.signvideo.net

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 and requests.

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. Digital Helpline won't do this either.

Mobile Banking

Register for Mobile Banking, and do all your banking basics securely, including depositing cheques, where and when it suits you. Find out more at bankofscotland.co.uk

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.

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 7am-11pm 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.

Other local banking services in your community



You can deposit cheques into your current and savings accounts using a cheque envelope from a Bank of Scotland branch or Post Office and a personalised pre-printed paying-in slip - which you can order in a Bank of Scotland branch or over the phone. Limits apply. To pay in cash, you can use your debit card and PIN or a personalised pre-printed paying-in slip. You can also make free cash withdrawals (limits may vary) and ask to check your balance.

Deposits made at the Post Office® using a personalised paying-in slip (cash deposits limit is £1,000) will take at least one additional day to credit to your account.

The nearest Post Office to Carluke branch is:

Carluke, ScotMid Carluke, 30-36 High Street, ML8 4AJ

To find out more about the services available, Personal customers please visit bankofscotland.co.uk/postoffice and Business customers please visit business.bankofscotland.co.uk/postoffice. To find your most convenient Post Office and its opening times, please visit postoffice.co.uk/branch-finder



We'll be closing the cash machine at the Carluke branch, but nearby free-to-use cash machines are listed below:

ScotMid Carluke, 30-36 High Street, ML8 4AJ, 0.05 miles away

McColl's Carluke, Rankin Gait Centre, ML8 4AT, 0.12 miles away

Scotfresh, Rankin Gait Centre, ML8 4AT, 0.12 miles away

To find your most convenient alternative free cash machine you can use the ATM Link Locator: www.link.co.uk/atm-locator



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

We're here to help and support you before and after the branch closes



If you're a Personal customer call us on **0345 721 3141**. If you're a Business customer call us on **0345 300 0268**.



Speak to one of our branch staff.



If you're a Commercial Banking customer, you can talk to your Relationship Manager.



If we can't resolve your problems. Contact us using the details available in this document.



Details on the statistics in this document

The statistic	How we measured this
Customers using the branch on a regular monthly basis	The number of customers who transacted at the counter or Immediate Deposit Machine (IDM) in 11 out of 12 months ending November 2021.
Branch transactions	Total transactions undertaken at the counter or Immediate Deposit Machine.
Branch transaction changes over the past 5 years	The percentage change in Personal or Business customer branch transactions: -At year ending November 2020 compared to year ending November 2016. -At year ending November 2021 compared to year ending November 2020. Since March 2020 branch transactions have been impacted by the Covid-19 pandemic.
Cash machine transaction changes over the past 5 years	The percentage change in Personal or Business customer cash machine transactions: -At year ending November 2020 compared to year ending November 2016. -At year ending November 2021 compared to year ending November 2020.
Percentage of customers who use this branch and other Bank of Scotland branches	The proportion of Personal customers who have used this branch and have also used a different branch in a 12 month period ending November 2021.
Percentage of customers who use this branch and have also used other Bank of Scotland branches and Internet Banking or Telephone Banking	The proportion of customers who have used this branch and have also used other Bank of Scotland branches and Internet Banking or Telephone Banking in a 6 month period ending November 2021.
Percentage of customers who use this branch and the Post Office®	The proportion of Personal customers who have used this branch and have also used the Post Office® in a 12 month period ending November 2021.
Other branches nearby - distances	Based on the road distance between the closing and next closest branches. Source: Mapinfo - this software package measures distances between postcodes.
Cash machine distances	Measured on a straight line basis between the postcode of the closing branch and the postcode of the cash machines.
This branch is within walking distance	This is based on a walking distance of less than 0.4 miles or 10 minutes.
This branch can be reached by public transport	There is at least a bus or train every half an hour and has a journey time of 30 minutes or less.
Vulnerable customers	Someone who, due to their personal circumstances, is especially susceptible to detriment, particularly when a firm is not acting with appropriate levels of care.
Broadband availability	This shows broadband coverage is available in the location of the closing branch postcode.



If you need extra help

If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

If you have a hearing or speech impairment - you can call us using Relay UK. There's more information on the Relay UK help pages <https://www.relayuk.bt.com/> Sign Video services are also available if you're Deaf and use British Sign Language: bankofscotland.co.uk/contactus/signvideo

If you need support due to a disability please get in touch.



If you need to tell us something

If you want to make a complaint - you'll find helpful information at: bankofscotland.co.uk/contactus/complain

To speak to us, call: 0800 072 8668 (+44 131 278 3729 outside the UK). Lines are open all day, every day. You can call us using Relay UK if you have a speech impairment. There's more information on the Relay UK help pages <https://www.relayuk.bt.com/> You can also visit us in branch.

When you call us - calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, 7 days a week.



Things you need to know

Lloyds Banking Group is a signatory to the **Access to Banking Standard** which is overseen by the Lending Standards Board <https://www.lendingstandardsboard.org.uk/resources/access-to-banking-standard/>

The Standard aims to minimise the impact of branch closures on customers and local communities.

We observe the requirements of the **Financial Conduct Authority Final Guidance 20/3, FG20/3: Branch and ATM closures or conversions**, (www.fca.org.uk/publication/finalised-guidance/fg20-03.pdf)

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Keeping your money protected - 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.

Mobile Banking App - to use our Mobile Banking app you need to have a valid phone number registered to your account and be set up to manage your accounts using Online Banking. Our app is available to iPhone 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.



Protected

A quick guide to doing your banking for Personal customers

 Internet Banking

 Mobile Banking app

 Telephone Banking

 Any branch

 Mobile 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"> At any Bank of Scotland branch (except coins if there's no counter service). Pay in up to £5,000 in cash a day. Find out more at bankofscotland.co.uk/mobilebranches 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.
I'd like to pay in a cheque	<ul style="list-style-type: none"> Pay in a cheque securely using your phone's camera (cheque limits apply). Register at bankofscotland.co.uk/aboutonline At any Bank of Scotland branch. Pay in unlimited cheques. Find out more at bankofscotland.co.uk/mobilebranches 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.
I'd like to take money out	<ul style="list-style-type: none"> Find one at link.co.uk/atm-locator At any Bank of Scotland branch (except coins if there's no counter service). You can withdraw up to £500 cash a day. Find out more at bankofscotland.co.uk/mobilebranches Free withdrawals (limits may vary) with your debit card and PIN.
I'd like to pay a person or a bill	<ul style="list-style-type: none"> Manage payments securely online. Register at bankofscotland.co.uk/aboutonline Manage payments easily and securely online. Register at bankofscotland.co.uk/aboutonline Details of how to register and opening times are covered on earlier pages. At any Bank of Scotland branch. Pay bills and make other payments. Pay bills and make other payments. Find out more at www.postoffice.co.uk/bill-payments Find your most convenient PayPoint at paypoint.com
I'd like information about a product or I'd like to apply	<ul style="list-style-type: none"> Find out more at bankofscotland.co.uk Speak to one of our advisers. Details of how to register are covered on earlier pages. At any Bank of Scotland branch.
I'd like to check my account	<ul style="list-style-type: none"> 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 accounts. At any Bank of Scotland branch. Find out more at bankofscotland.co.uk/mobilebranches Check your balance and print a mini statement whenever you like. Check your balance using your debit card and PIN.

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 , 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

National Debtline

Call **0808 808 4000** or visit nationaldebtline.org

StepChange - offers free debt advice

Call **0800 054 6734** or visit stepchange.org

A quick guide to doing your banking for Business customers

 Online for Business

 Business Mobile Banking app

 Telephone Banking

 Any branch

 Mobile Branch

 Post Office

 Cash machine

Activity in branch	How you can do this
I'd like to pay in cash	<ul style="list-style-type: none"> At any Bank of Scotland branch (except coins if there's no counter service). Pay in up to £5,000 in cash a day. Find out more at bankofscotland.co.uk/mobilebranches 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.
I'd like to pay in a cheque	<ul style="list-style-type: none"> Pay in a cheque securely using your phone's camera (cheque limits apply). Register at business.bankofscotland.co.uk/businessmobilebanking At any Bank of Scotland branch. Pay in unlimited cheques. Find out more at bankofscotland.co.uk/mobilebranches 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.
I'd like to take money out	<ul style="list-style-type: none"> Find one at link.co.uk/atm-locator At any Bank of Scotland branch (except coins if there's no counter service). You can withdraw up to £500 cash a day. Find out more at bankofscotland.co.uk/mobilebranches Free withdrawals (limits may vary) with your debit card and PIN.
I'd like to pay a person or a bill	<ul style="list-style-type: none"> Manage payments securely online. Register at bankofscotland.co.uk/register Manage payments easily and securely online. Register at business.bankofscotland.co.uk/businessmobilebanking Details of how to register and opening times are covered on earlier pages. At any Bank of Scotland branch. Pay bills and make other payments.
I'd like information about a product or I'd like to apply	<ul style="list-style-type: none"> Find out more at business.bankofscotland.co.uk Speak to one of our business advisers. Details of how to register are covered on earlier pages. At any Bank of Scotland branch.
I'd like to check my account	<ul style="list-style-type: none"> 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 Bank of Scotland branch. Find out more at bankofscotland.co.uk/mobilebranches Check your balance using your debit card and PIN. Check your balance and print a mini statement whenever you like.

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:

Business Debtline -

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

Money Advice Service

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

Citizens Advice

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