

Closing Branch Review – Part 2

Carluke



Before we made the decision to permanently close the Carluke 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 Access to Banking Standard and observe the requirements of the Financial Conduct Authority - 'FG 20/3: Branch and ATM closures or conversions'. This means we took a range of factors into account before we decided to close the branch, and 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.co.uk/branchreview

After talking to branch colleagues, we wrote to customers of the Carluke branch to let them know about the closure. 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

Following the closure announcement we reached out to key members of the local community to help us understand what the impact of the branch closure would be.

- ▶ Angela Crawley MP for Lanark and Hamilton East
- ▶ Local councillors
- ▶ Chamber of Commerce
- ▶ Alzheimers UK
- ▶ LINK
- ▶ The Central Post Office® Transformation team
- ▶ Mairi McAllan MSP for Clydesdale East
- ▶ Citizens Advice Bureau
- ▶ Age UK
- ▶ Mental Health UK
- ▶ The local Post Office
- ▶ National Federation of Sub Postmasters

The feedback we received

- ▶ Customers told us that they were very upset that the branch was closing and were concerned about the availability of parking at the nearest branch. We acknowledged these concerns and explained more about how they could use the local Post Office to carry out their everyday banking and therefore reduce the need to travel.
- ▶ Customers also told us that they were disappointed with the decision as the branch it is the last one in the town. We discussed alternative banking options with customers, including the Post Office and nearby cash machines and the facilities that were available to them.
- ▶ We met with the local MP and MSP to discuss their concerns about the closure announcement. We also received a letter from local councillors asking about the impact of the pandemic on branch activity, and we have responded to this.

What we have done to help make the change smoother

- ▶ We have proactively contacted our identified branch reliant customers including those that may be potentially vulnerable to ensure that they were aware of the closure, the alternatives available to them and provide any help and support required.
- ▶ A reminder of the dedicated telephone support line available for all customers aged 70 and over was included in the letters we issued advising of the closure.
- ▶ We have partnered with 'Digital Helpline' who offer free one to one guidance over the phone to support customers to use the internet for banking. Customers with an identified need for this service have been provided with contact details enabling them to get free support.
- ▶ Our colleagues at Carluke branch have been given the support they need to have in-depth conversations with our customers, especially those in vulnerable circumstances, about how we



The Carluke branch
will close
permanently on
27 June 2022

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 Wishaw Main
Street and
Lanark Bloomgate

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

Read on to see other ways
you can bank



can help them.

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 colleagues.



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.



Other ways to bank

Internet Banking, Mobile Banking and Telephone Banking 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.co.uk

Post Office®

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.

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.

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



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 use Relay UK, or contact us by textphone on 0345 600 9644. Lines are open 9am-5.30pm every day. In either case, calls are serviced by Relay UK. SignVideo services are also available if you're Deaf and use British Sign Language: bankofscotland.co.uk/contactus/signvideo



If you need to tell us something

If you need 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 www.relayuk.bt.com/ You can also visit us in branch.

When you call us – calls and online sessions may be monitored and/or recorded for quality evaluation, training and to ensure compliance with laws and regulations. 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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