



Personal Banking

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Mr Gordon Lindhurst MSP
Convener, Economy, Energy and Fair Work Committee
The Scottish Parliament
Edinburgh
EH99 1SP

Bank closures inquiry

Dear Convener

Thank you for your letter of 11th February in which you request an update on several matters related to the Committee's inquiry into the impact of bank closures on local businesses, consumers and the Scottish economy.

I am writing to provide a response to the points raised by you, which I have set out below.

Use of empty bank buildings

At the time of our previous update in June 2018, we had 38 freehold buildings that we were actively marketing for sale. Only two now remain on the market, both of which we are continuing to try and sell.

It remains a priority to ensure that former branch buildings are sold or made use of in some other way as soon as possible after a branch closes, working with the local community and businesses to identify priorities. For example, in Selkirk we allowed a customer to take over the property when her own flooded, and she remained a tenant when the property was subsequently sold at auction. Elsewhere in Tongue, charity Transport For Tongue used our branch and upon closure we gifted them £10,000 to help them relocate to a fit for purpose home. Meanwhile in Huntly, the branch was sold to tenants Huntly and District Development Trust Ltd. who received a grant to buy the property.

We are committed that where we own the building and where there is no other demand, we will work with development trusts and local communities to transfer ownership of a building to a community for free if there is a viable and deliverable three-year business case. As part of our proposal, if the community venture fails within those three years, then the ownership of the building will remain with the Royal Bank of Scotland, meaning the building does not then become a liability for the community.

We believe that this offer, demonstrates a lasting commitment to our customers and communities in Scotland. We would encourage anyone interested in our buildings, including credit unions, to speak to our property team.

Mobile branch accessibility and availability

We know that we have a clear responsibility to serve the needs of our customers and communities in the best way we can. Our mobile banks have been serving customers for over 70 years and we continue to deliver on our ambition to align our services to our branches. At present we have 21 Mobile Banks serving 369 communities in Scotland.

As part of this we are continually investing to improve and ensure accessibility through measures such as:



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- Fitting additional handrails onto all Mobile Banks to provide customers with enhanced support as they enter and leave the Mobile Bank.
- Making stabilizers and awnings available on our Mobile Bank routes which improve the customer experience by reducing movement of the body of the Mobile Bank. Of the 21 routes, Lochboisdale is the only one without stabilizers and these will be introduced in Q2 2020. Lochboisdale and Forfar are the only ones without awnings, and these too will be introduced in Q2 2020.
- Making lifts available to support customers with difficulties accessing the Mobile Bank. Not all vehicles / routes are suitable for a lift to be installed but those that are will have the lift installed by the end of Q2 2020. 13 routes currently have a lift available.
- Working with Action on Hearing Loss to install portable Hearing Loops on our open plan Mobile Banks as well as providing hearing loss awareness training for colleagues.
- Ensuring all Mobile Banks have MyHailo available. MyHailo is a device to support mobility impaired customers which involves giving them a fob that they can activate when they are outside a mobile bank. This alerts the team that a customer needs help and we are then able to go outside to serve them.

We are in the process of building a replacement mobile bank for Inverurie and this will have a lift, awning and stabilisers. It will be due for delivery in Q2 2020.

As I have said to the Committee before, we are committed to serving all our customers and communities well and closing a branch is never an easy decision to make. Across the bank we remain committed to supporting customers and colleagues through the changes and we will continue to listen to feedback and to local communities about how best to deliver the range of ways to bank locally.

It remains important to note that mobile branches are just one of the ways in which we help customers do their banking. We provide digital services via online and mobile app and we provide a broad range of local face-to-face services too. Customers can access local, personal services via our mobile vans, through our 17 Community Bankers, in Post Offices (where customers can withdraw cash, deposit cash and cheques, view balances and business customers can get coinage) and via our Relationship Managers and Business Growth Enablers for small business customers. Customers can also access comprehensive and quality services through our telephone services. And customers can readily access cash through our network of branch ATMs and for free via the LINK network.

Finally, I wanted to reiterate that as a business we are proud that in Scotland we continue to support one in three businesses, one in five people and one in seven homebuyers. More than 11,000 staff are providing services to 1.75 million personal customers and more than 100,000 business customers. Moreover, our strong record of innovation makes us one of the largest technology employers in Scotland and means that we are constantly investing in new ways to best serve our customers.

Thank you again for the opportunity to appear before your committee.

Yours sincerely



Simon Watson
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Royal Bank of Scotland & Ulster Bank, Northern Ireland