

Impact of Bank Closures

Una Kerr

As a personal customer of RBS for some 60 years, I understand you are looking for feedback on Bank closures.

In the last few years I have lost two local branches, Longniddry and Prestonpans, only to be told that I would be compensated with a mobile (on wheels) branch which would call at my village on a weekly basis. I have used this regularly and now I understand the stop where I reside is to be withdrawn. As a way of explanation for this I am told that the mobile service has to be rearranged so that it can serve places where a branch is due to close shortly, North Berwick and the Borders to mention but a few.

On using the RBS branch in North Berwick twice in the last few weeks I have had to queue, so how can anyone say it is underutilised? By way of a sweetener, a notice in the branch suggests customers should come along to a launch of a mobile bank in the town. Why bother when it is likely to be killed off to accommodate areas in the next round of Branch closures.

Personally I have tried on several occasions to call the substitute branch, the Call Centre who's recorded voice asks me questions I do not have the answer to. They assume, wrongly, that I use telephone banking. So I give up in frustration.

To summarise, the alternatives offered by RBS to bank closures, are neither effective nor a long-term solution.

I trust you find these comments helpful and constructive

Una Kerr