

# **Royal Bank of Scotland Castle Douglas branch is closing on 10th September 2026**

From 16th September 2026, our Mobile Branch will visit Castle Douglas weekly, providing continued access to everyday banking and face to face support. Here's a guide to explain what it means for you.



**Royal Bank  
of Scotland**



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## Access to cash services



Scan the QR code or visit [rbs.co.uk/access-to-cash](https://rbs.co.uk/access-to-cash) to find out all the ways to access cash services.

If you need assistance with QR Codes, see Glossary on page 15.

We've created this guide to support you through the changes. If you've got any questions at all just ask one of our team.

## **We're still here to help**

Even though your branch is closing, we're still here to help.

You can do your everyday banking in other ways. Find more options on page 8. If you'd like to ask us anything or you need extra support, please get in touch with our dedicated specialists on **0131 380 6528**. For Relay UK, dial **18001 0131 380 6528**. International callers can reach us on **+44 131 380 6528**.

Remember there will be no change to customer account numbers, sort codes, standing orders, Direct Debits, cards, PINs or cheque books.

## **Braille, large print or audio format?**

Our specialists can also help if you would like this guide in a different format, like braille, large print, audio CD or another language. Call us on **0131 380 6528**. For Relay UK, dial **18001 0131 380 6528**. International callers can reach us on **+44 131 380 6528**. You can also speak to our team in branch.

## **What is Relay UK?**

Relay UK is a free service to help deaf people and those who have hearing loss or are speech impaired to communicate over the phone.

You can use the Relay UK app with your mobile, tablet or PC. Or just use Relay UK via your Minicom or Uniphone by dialling 18001 in front of the number that you want to call and you will be connected to an operator.

## **How can Banking My Way support me?**

If your situation has changed and you need extra banking support, let us know. For instance, maybe your finances have changed or you've been diagnosed with a serious illness.

Banking My Way lets you easily record the support or adjustments you need, making banking simpler for you.

## **How do I tell you what support I need?**

You can do this on the Mobile App, via Digital Banking, by visiting a branch or calling our dedicated specialists.

# Your new Mobile Branch service in Castle Douglas

The Royal Bank of Scotland Castle Douglas branch will be closing on 10th September 2026, but we're not leaving the community without a banking service.

We can now confirm the Mobile Branch will be stopping at the **Co-op Car Park** every **Wednesday morning** between **10.45am to 11.45am**, starting from **16th September 2026**. The full address of the stop is;

Co-op Car Park  
Cotton Street  
Castle Douglas  
DG7 1AN

## What services are available at a Mobile Branch?

A Mobile Branch is a bank which comes to you and allows you to do all your usual everyday banking, such as;

- pay in cash (notes and coins) and cheques\*
- withdraw cash (notes and coins)\*
- check your balance
- pay bills
- getting help with Digital and Mobile Banking.

\*Please note that limits apply to cash withdrawals and deposits.

If you need extra help with our services or have any questions, our team in the branch are happy to help. You can also visit [rbs.co.uk/mobilebranch#mb](https://rbs.co.uk/mobilebranch#mb) for more information on Mobile Branches, and view a copy of the South West Scotland Mobile Branch route timetable.

# Branches nearest to Castle Douglas

Pop into any Royal Bank of Scotland branch. All have level or ramp access unless specified on our branch locator, and you'll find a full list of all other branches, services and any changes to opening hours at [rbs.co.uk/locator](https://rbs.co.uk/locator). Standard opening hours listed are subject to change.

**Did you know?** Our ATMs include Braille labels, raised numbers, and coloured keys for entry and error.

## 2. Royal Bank of Scotland Ayr Chief Office

|                    |           |               |
|--------------------|-----------|---------------|
| <b>30 Sandgate</b> | Monday    | 9.30am-4.30pm |
| <b>Ayr</b>         | Tuesday   | 9.30am-4.30pm |
| <b>KA7 1BW</b>     | Wednesday | 10am-4.30pm   |
| <b>49.81 miles</b> | Thursday  | 9.30am-4.30pm |
|                    | Friday    | 9.30am-4.30pm |
|                    | Saturday  | 9.30am-1pm    |
|                    | Sunday    | Closed        |

### Branch facilities:

- |                       |                                 |
|-----------------------|---------------------------------|
| ✓ Wheelchair Access   | ✓ Cash & Cheque Deposit Machine |
| ✓ Induction Loop      | ✓ Bulk Coin In Machine          |
| ✓ Saturday Opening    | ✓ Automated Deposit Machine     |
| ✓ Outside ATM Service |                                 |
| ✓ Inside ATM Service  |                                 |

## 1. Royal Bank of Scotland Dumfries High Street

|                        |           |               |
|------------------------|-----------|---------------|
| <b>151 High Street</b> | Monday    | 9.30am-4.30pm |
| <b>Dumfries</b>        | Tuesday   | 9.30am-4.30pm |
| <b>DG1 2RA</b>         | Wednesday | 10am-4.30pm   |
| <b>17.77 miles</b>     | Thursday  | 9.30am-4.30pm |
|                        | Friday    | 9.30am-4.30pm |
|                        | Saturday  | Closed        |
|                        | Sunday    | Closed        |

### Branch facilities:

- |                       |                                 |
|-----------------------|---------------------------------|
| ✓ Wheelchair Access   | ✓ Cash & Cheque Deposit Machine |
| ✓ Induction Loop      | ✓ Bulk Coin In Machine          |
| ✗ Saturday Opening    | ✓ Automated Deposit Machine     |
| ✓ Outside ATM Service |                                 |
| ✓ Inside ATM Service  |                                 |

## 3. Royal Bank of Scotland Stranraer

|                         |           |               |
|-------------------------|-----------|---------------|
| <b>15 Bridge Street</b> | Monday    | 9.30am-3.30pm |
| <b>Stranraer</b>        | Tuesday   | 9.30am-3.30pm |
| <b>DG9 7JA</b>          | Wednesday | 10am-3.30pm   |
| <b>54.82 miles</b>      | Thursday  | 9.30am-3.30pm |
|                         | Friday    | 9.30am-3.30pm |
|                         | Saturday  | Closed        |
|                         | Sunday    | Closed        |

### Branch facilities:

- |                       |                                 |
|-----------------------|---------------------------------|
| ✓ Wheelchair Access   | ✓ Cash & Cheque Deposit Machine |
| ✓ Induction Loop      | ✓ Bulk Coin In Machine          |
| ✗ Saturday Opening    | ✓ Automated Deposit Machine     |
| ✓ Outside ATM Service |                                 |
| ✓ Inside ATM Service  |                                 |

# Business customers

Whilst you can use any of our Royal Bank of Scotland branches or the Post Office, you can manage your accounts and payments 24/7 with Bankline or Digital Banking. Alongside our digital offerings, we can support your cash needs with courier options or our on-site safe.

To find out more speak to your normal point of contact or go to [rbs.co.uk/ways-to-bank](https://rbs.co.uk/ways-to-bank)

## **Banking Hubs**

We've worked with Cash Access UK and other UK Banks to open Banking Hubs. You can access counter services Monday to Friday, and a member of our Royal Bank of Scotland team will be on hand one day a week to help Personal and Business customers with more specific questions. To find out more, please go to [rbs.co.uk/bankingnearme](https://rbs.co.uk/bankingnearme)

Please see Glossary on page 15 for further information on Banking Hubs.

## **Banking at the Post Office**

Did you know that you can use your debit card to check your balance, withdraw and pay in cash at the Post Office\*? You can also make cheque and cash deposits with a barcoded credit slip. Business customers can do all this and can register to use our change giving service. Your point of contact at the bank will be able to fill you in.

\*Note that limits apply to cash withdrawals and deposits.

Please see below 3 Post Offices that are nearby to Castle Douglas branch.

### **Castle Douglas**

0.04 miles

Mon-Sat 9am-4.30pm  
(Sat Close 4pm)

### **Crossmichael**

3.84 miles

Mon-Sat 9.30am-12pm (Wed  
Closed, Sat Open 10am)

### **Dalbeattie**

6.33 miles

Mon-Sun 7am-11pm

To find out more about banking at the Post Office, you can contact;

- a colleague in branch
- a colleague in your local Post Office
- your bank point of contact.

Or go to [postoffice.co.uk/branch-finder](https://postoffice.co.uk/branch-finder) to find your nearest Post Office.

## **Nearest free to use cash machines**

**Co-op, Cotton Street**

**Tesco Castle Douglas, Ernespie Road**

**Spar, The Cross, Dalbeattie**

There might be a nearer cash machine which charges a fee. To see the full listing go to [link.co.uk](https://link.co.uk)

## **PayPoint Services**

PayPoint offers in-store payment services for customers – including bill payments and cash functions. To find your nearest branch go to [consumer.paypoint.com](https://consumer.paypoint.com)

# Other ways to do your everyday banking



## Royal Bank Mobile Banking App

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With our handy mobile app, you can do lots of banking things without having to go into a branch.

- check balances and transfer money between accounts
- withdraw money using Get Cash
- pay bills, your contacts and someone new... and much more.

And you can do all this 24 hours a day wherever you might be.

Find out more at [rbs.co.uk/everydaybanking](https://rbs.co.uk/everydaybanking)

App available to customers aged 11+ with compatible iOS and Android devices and a UK or international mobile number in specific countries. Get Cash: Withdraw up to £130 every 24 hours at any Royal Bank of Scotland or NatWest cash machine, as long as it's within your daily withdrawal limit. You must have at least £10 available in your account. To pay bills, someone new or your contacts, limits apply and you need to be 16 or over.



## Royal Bank of Scotland Video Banking

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Chat to us face-to-face from the comfort of your home. You'll need internet connection and a device with a camera or webcam. The experts are on hand and we can give you a free Financial Health Check – and we now have a specialist mortgage service too.

Find out more at [rbs.co.uk/videobanking](https://rbs.co.uk/videobanking)

Video banking calls may be recorded and service hours apply. Compatible device required.



## Royal Bank of Scotland Personal and Business Digital Banking

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All the features of Mobile Banking with the ability to do more, such as:

- view up to seven years of statements
- set up email or text alerts.

Register for Personal or Business Digital Banking at [rbs.co.uk](https://rbs.co.uk)



## Royal Bank of Scotland Personal and Business Telephone Banking

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For personal telephone banking queries, call **03457 24 24 24** (Relay UK **18001 03457 24 24 24**).

Premier customers call **0333 202 3332** (Relay UK **18001 0333 202 3332**).

Business telephone banking queries call **0345 600 2230** (Relay UK **18001 0345 600 2230**).

Business customers can also speak to their bank point of contact.

| Transaction type                                        | Royal Bank of Scotland branch | Post Office | Royal Bank of Scotland ATM | Cash & Cheque Deposit Machine | Other bank brand ATM | Digital or Mobile App              | Telephone Banking | Video Banking | Banking Hub         |
|---------------------------------------------------------|-------------------------------|-------------|----------------------------|-------------------------------|----------------------|------------------------------------|-------------------|---------------|---------------------|
| Take out cash                                           | ●                             | ●           | ●                          | ●                             | ●                    |                                    |                   |               | ●                   |
| Pay in cash or cheques                                  | ●                             | ●           |                            | ●                             |                      | ●<br>* Cheques via Mobile App only |                   |               | ●                   |
| Change Giving                                           | ●                             | ▲           |                            |                               |                      |                                    |                   |               | ▲                   |
| Balance enquiries                                       | ●                             | ●           | ●                          | ●                             | ●                    | ●                                  | ●                 |               | ●                   |
| Statement/ recent transactions                          | ●                             |             | ●                          | ●                             |                      | ●                                  | ●                 |               | ●<br>* Display only |
| Make payments/ transfer funds/ pay bills                | ●                             |             |                            | ●                             |                      | ●                                  | ●                 |               | ●                   |
| General Banking enquiries                               | ●                             |             |                            |                               |                      | ●                                  | ●                 |               | ●                   |
| Financial Health Check                                  | ●                             |             |                            |                               |                      |                                    | ■                 | ■             |                     |
| Additional support via our Customer Support Specialists |                               |             |                            |                               |                      |                                    | ■                 | ■             | ●                   |

■

Personal Customers only

▲

Business Customers only

●

All Customers



Personal banking

[rbs.co.uk/banking-with-royal-bank](https://rbs.co.uk/banking-with-royal-bank)

←

Alternatively, for more details of all the ways to do your personal or business banking with Royal Bank of Scotland, please scan the appropriate QR code or follow the links provided.

→



Business banking

[rbs.co.uk/ways-to-bank](https://rbs.co.uk/ways-to-bank)

## How we can help if you need additional support with your banking

If you need extra support, we'll continue to provide this.

- Our specialists will call to check in with you over the coming weeks, giving you personal help and advice to make sure you can bank in a way that works for you.
- We'll run a face-to-face event in branch for those who may prefer to speak to someone familiar.
- We'll help you find the nearest Post Office and tell you what services you can use, including ongoing support with using our digital services.
- Our Local Directors will reach out to local organisations to let them know about the closure, working together to help customers and the community after the branch closes.
- If you need further support or your circumstances have changed, please tell us by using our free service Banking My Way. Visit [rbs.co.uk/banking-my-way](https://rbs.co.uk/banking-my-way)

## How we will support in the lead up to the branch closure

Join us at our Branch Closure face-to-face event, providing you with:

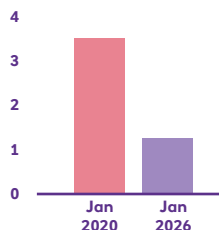
- help to find the right local banking services that will support you to bank with us once your branch closes
- an opportunity to talk to our experts to help you understand the latest frauds and scams
- support with all the ways you can continue to bank with us.

Visit our branch team to find out more information on the Branch Closure event.

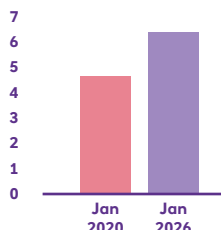
# The way we bank is changing

With the ease of mobile and digital banking fewer people are coming into the bank. This means we've had to make some tough choices about which can stay open. So, we want to make sure that we keep the branches people are using most.

Across the bank we have seen.



Average counter transactions reduced by **71%** between January 2020 and January 2026



The number of customers using mobile apps increased by **38%** between January 2020 and January 2026

Measurement in both graphs is millions

More than

# 191

million mobile and digital transactions were processed between February 2025 and January 2026.

## Our responsibility to you

We completely understand that digital banking isn't right for everyone. Sometimes you want to chat things through with someone. We promise that you'll still be able to talk to one of our team either on the phone, by video or in one of our other branches.

## Your banking options

They'll be on hand to help you find ways you can bank that best suit your needs. We're also here for anyone who'd like help in getting started with digital banking or our app. As well as short, easy-to-follow How To videos, we run online classes over Zoom. You'll find everything you need to know on our website [rbs.co.uk/digitalbanking](https://www.rbs.co.uk/digitalbanking) (And there are some handy fraud and scam awareness tips too.)

# How we decide to close a branch

Closing a branch is always difficult and not a decision that we ever take lightly. A branch closure decision involves us looking at several different criteria, including:

- the likely impact on customers. How often customers use the branch – and the transactions they’re making.
- their banking preferences.
- where the nearest branch and nearest cash machines are.
- is there a local Post Office for everyday banking.
- all the other banking options: Digital, Mobile, Telephone and Video Banking.
- nearby shared services like Banking Hubs and deposit machines.

## Protecting access to cash

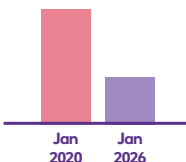
We want to ensure access to cash is protected wherever we have customers. We work with LINK to carry out cash access assessments in places which might need better cash access services.

This means we ask LINK to conduct independent access to cash assessments whenever we close a branch or remove an ATM. LINK may also conduct assessments where cash services offered by other providers are removed or where they are requested by the local community.

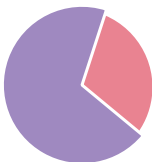
If new cash services are recommended by LINK, we will work with our industry partners to protect access to cash in a community. This might include putting in a new ATM or Banking Hub.

Find out more about how LINK protects access to cash at [link.co.uk](https://link.co.uk)

## In Castle Douglas, we saw:



Comparing January 2020 and January 2026, counter transactions for personal customers have decreased by **59%**



**69%** of personal customers using the branch also chose to use Digital Banking or our mobile app between February 2025 and January 2026.

- **223** personal customers and **154** business customers used this branch 12 or more times between February 2025 and January 2026.

Please see the Glossary on page 15 for counter and digital transaction definitions.

# Royal Bank of Scotland Castle Douglas will permanently close from 10th September 2026



## How we told customers about this closure

We looked at many factors before we chose to close this branch. You can read more about this on pages 11 and 12 of this guide.

After speaking with our branch team, we wrote to all customers who use this branch. We explained the closure in the letter and shared other ways to bank with us. We also told customers where the nearest branch, ATM and Post Office are. We know branch closures can be hard for some people. This is why we always give at least 12 weeks' notice. This gives customers time to think about what they want to do next.

We also put up a poster in the branch with the closing date. In addition, we contacted customers who use the branch often and may need extra help, to find out what support we can offer. We've shared information on the best ways to bank in the local area and also helped customers who want to start using Digital Banking.



## How we've engaged with the local community

After we announced the closure, we spoke to key members of the local community to help us understand the impact that closing the branch could have.

### The individuals and groups that we notified were:

Finlay Carson MSP

Care and Repair, Dumfries and Galloway

Councillor Pauline Drysdale

Carlingwark Care Home

Dumfries and Galloway Advocacy Service

Dumfries and Galloway Citizens Advice  
Service - Castle Douglas Outreach

The feedback we received from customers, community members and organisations was welcomed. We received 166 enquiries\* and 1 complaint(s)\*\*.

### **This is what you told us:**

Customers were concerned about their ability to conduct their day-to-day banking, and what transactions can be undertaken at the local Post Office. We were able to alleviate concerns by advising of alternative ways our customers can continue to bank, including the services available at the Post Office. We also engaged with customers and the community about the new weekly Mobile Branch service, providing information on the banking services available and how it will help maintain access to face-to-face banking support within the community following the branch closure.

Customers were concerned about their ability to conduct their day-to-day banking transactions. We were able to reassure customers that all banking details will stay the same, including account number, sort code, standing orders and Direct Debits, as well as being able to continue using any existing pay-in and cheque books.

Customers were concerned for the future of staff in their local branch. We were able to explain our commitment to supporting everyone affected by these changes. We assured customers that we take the wellbeing of colleagues seriously and where we make changes, we consult with employee representatives and colleagues. For those impacted, we have put a strong support package in place and will continue to work with colleagues individually around what this change means for them.

\* An enquiry is any question that can be answered at first point of contact.

\*\* Any oral or written expression of dissatisfaction, whether justified or not, about the provision of, or failure to provide, a financial service or a redress determination, which alleges that the customer has suffered (or may suffer) financial loss, material distress or material inconvenience.

# Glossary of terms

- **Banking Hubs** – Banking Hubs provide face-to-face cash and banking services in local communities across the UK. They are run by the Post Office and owned by Cash Access UK. Open Monday to Friday, 9am–5pm, each Hub has a counter where anyone can deposit cash or cheques, withdraw money, check balances, and pay bills. You can visit one of our team on our day at the hub, and private spaces are available for confidential conversations.
- **Banking My Way** – Banking My Way is a free service that allows you to record information about the support or adjustments you need to make banking easier. You can do this on the Mobile App, via Digital Banking, by giving us a call or visiting a branch.
- **Bankline** – allows customers to manage multiple business accounts, see all transactions in real time and make secure domestic and international payments.
- **Barcoded credit slip** – paying-in slip with barcode that is in a machine-readable form.
- **Digital transaction** – a transfer, payment or amendment to a payment via the mobile app or Digital Banking.
- **Counter transaction** – a service carried out by a customer in branch with a representative of the bank, such as depositing cash and cheques or making cash withdrawals.
- **Digitally active** – customers who use our mobile app or Digital Banking.
- **Distance** – mileage is calculated on the shortest drive distance from closing branch postcode to closest branch postcode and nearest Post Office postcodes.
- **Everyday banking** – customers making use of in-branch services such as cash deposits, cash withdrawals and cheque deposits.
- **Get Cash** – a function on our mobile app that lets customers withdraw money quickly without using a bank card.
- **LINK** – The UK's largest cash machine network, connecting virtually all of the UK's ATMs and providing communities with access to cash through services such as cashback at retailers' tills and Banking Hubs.
- **Local Directors** – responsible for overseeing and managing a number of branches across a set geographical area.
- **QR code** – a type of barcode that can be read easily by a digital device such as a smart phone, and directs users to a specific web page instantly. To access a QR code link, simply open your camera on your smart device, point it at the QR code and click on the yellow box that appears. You will then be directed to the web page.

Calls may be recorded. Digital Banking available to customers aged 11+ with a Royal Bank of Scotland account. Business Digital Banking and Bankline is available to customers who have a Royal Bank of Scotland business account. Fees may apply.

Facts correct as at 01 March 2026.

The Royal Bank of Scotland plc. Registered in Scotland No. SC083026.  
Registered Address: 36 St Andrew Square, Edinburgh EH2 2YB.  
Authorised by the Prudential Regulation Authority and regulated by  
the Financial Conduct Authority and Prudential Regulation Authority.  
Financial Services Firm Reference Number is 114724.

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**Royal Bank  
of Scotland**