Royal Bank of Scotland Giffnock branch is closing on 17th September 2026

Here's a guide to explain what it means for you.

Royal Bank of Scotland

Contents

Access to cash services

Scan the QR code or visit **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 14.

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 7. 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.

Branches nearest to Giffnock

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**. 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.

1. Royal Bank of Scotland Glasgow Shawlands

29 Kilmarnock Road
Glasgow
G41 3YP
1.92 miles

Monday	9.30am-4.30pm
Tuesday	9.30am-4.30pm
Wednesday	10am-4.30pm
Thursday	9.30am-4.30pm
Friday	9.30am-4.30pm
Saturday	Closed
Sunday	Closed

Branch facilities:

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

2. Royal Bank of Scotland Glasgow City

10 Gordon Street
Glasgow
G1 3PL
4.59 miles

Monday	9.30am-4.30pm
Tuesday	9.30am-4.30pm
Wednesday	10am-4.30pm
Thursday	9.30am-4.30pm
Friday	9.30am-4.30pm
Saturday	9.30am-1pm
Sunday	Closed

Branch facilities:

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

3. Royal Bank of Scotland Glasgow Parkhead

1304 Duke Street
Glasgow
G31 5PZ
6.25 miles

Monday	9.30am-4.30pm
Tuesday	9.30am-4.30pm
Wednesday	10am-4.30pm
Thursday	9.30am-4.30pm
Friday	9.30am-4.30pm
Saturday	9.30am-1pm
Sunday	Closed

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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**

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**

Please see Glossary on page 14 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 Giffnock branch.

Fenwick Road	**Thornliebank**	**Newlands**
0.08 miles	1.22 miles	1.84 miles
Mon-Fri 8.30am-5pm, Sat 9am-12.30pm	Mon-Sat 9am-5.30pm (Sat Close 12.30pm)	Mon-Sat 9am-5.30pm (Sat Close 3pm)

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** to find your nearest Post Office.

Nearest free to use cash machines

Sainsbury's Local, 188 Fenwick Road

Morrisons, 38 Fenwick Road

Keystore, 117 Orchard Park Avenue

There might be a nearer cash machine which charges a fee. To see the full listing go to **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**

Other ways to do your everyday banking

Royal Bank Mobile Banking App

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**

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

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**

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

Royal Bank of Scotland Personal and Business Digital Banking

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**

Royal Bank of Scotland Personal and Business Telephone Banking

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	●	●		●		● * Cheques via Mobile App only			●
Change Giving	●	▲							▲
Balance enquiries	●	●	●	●	●	●	●		●
Statement/ recent transactions	●		●	●		●	●		● * 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

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.

Personal banking

rbs.co.uk/banking-with-royal-bank

Business banking

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**

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:

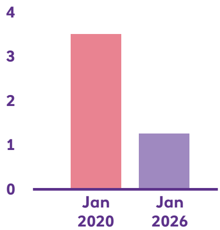
- help to find the right local banking services that will support you to bank with us once your branch closes
- an opportunity to talk to our experts to help you understand the latest frauds and scams
- support with all the ways you can continue to bank with us.

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

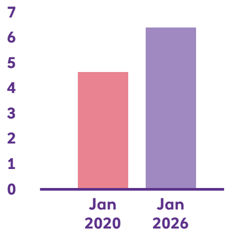
The way we bank is changing

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** (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

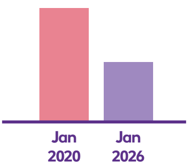
We want to ensure access to cash is protected wherever we have customers. We work with LINK to carry out cash access assessments in places which might need better cash access services.

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.

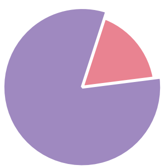
If new cash services are recommended by LINK, we will work with our industry partners to protect access to cash in a community. This might include putting in a new ATM or Banking Hub.

Find out more about how LINK protects access to cash at **link.co.uk**

In Giffnock, we saw:



Comparing January 2020 and January 2026, counter transactions for personal customers have decreased by **47%**



82% of personal customers using the branch also chose to use Digital Banking or our mobile app between February 2025 and January 2026.

- **280** personal customers and **244** business customers used this branch 12 or more times between February 2025 and January 2026.

Please see the Glossary on page 14 for counter and digital transaction definitions.

Royal Bank of Scotland Giffnock will permanently close from 17th 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 10 and 11 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:

Kirsten Oswald MSP	Castlemilk Law and Money Advice Centre
Councillor Mary Montague	Fair Deal
The People's Pantry	Glen Oaks Housing Association
The Star Project	Eastwood Court Care Home

The feedback we received from customers, community members and organisations was welcomed. We received 663 enquiries* and 8 complaint(s)**.

This is what you told us:

Customers were disappointed at the closure of the branch. We were able to alleviate concerns by providing further clarity around how we came to make this difficult decision, as well as providing additional support and information on the alternative ways you can continue to bank with us.

Local community groups and customers were concerned about access to cash and impact on the elderly and vulnerable customers in the community. We were able to provide additional support and information on the alternative ways they can continue to bank with us, as well as how our Customer Support Specialists will be supporting local communities going forward. We also provided information on our branch events, designed to help educate customers on how to continue to bank with us after the branch closes.

Customers were concerned about changes to their account details and the location of the nearest branch. We provided information on what the change will mean for customers and advised of the alternative ways to bank including the local Post Office.

* 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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