Help and support for your everyday banking

Bristol branch closure.
09 March 2022.

Facts correct as at 01 October 2021.

Royal Bank of Scotland

Royal Bank of Scotland Bristol branch will close on 09 March 2022

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 53% between January 2018 and February 2020.
- The number of customers using mobile apps increased by 17% between January 2018 and February 2020.
- More than 145 million mobile and online transactions were processed in 2020.

How we decide to close a branch

Closing a branch is always difficult and not a decision that we ever take lightly. We look at:

- 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.

In Bristol, we saw

- between 2017 and 2019, counter transactions for personal customers have decreased by 9%
- the branch was used by 3 personal customers on a regular basis in 2019
- in 2019 55% of personal customers using the branch also chose to use Digital Banking or our mobile app
- the branch was used by 100 business customers on a regular basis in 2019.

We have used data up to 2019 as this represents normal branch usage, as 2020 data has been significantly impacted by the coronavirus pandemic.

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.

We've put together this leaflet to guide you through the changes, but if you've got any questions at all just ask one of our team.

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 digital 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.)

We also have Customer Support Specialists that are dedicated to helping customers who need more support.

Your nearest branches

Pop into any Royal Bank of Scotland or NatWest 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/branchlocator** or **natwest.com/branchlocator**.

Here are your nearest.

Branch	Distance	Standard opening hours *
NatWest Bristol City Office 45/49 Broadmead Bristol BS1 3EU	0.69 miles	Mon - Sat 09.30 - 16.30 (Wed Open 10.00, Sat Close 13.00)
NatWest Bristol Queen's Road 40 Queen's Road Bristol BS8 1BF	0.86 miles	Mon - Fri 09.30 - 15.30 (Wed Open 10.00)
NatWest Knowle Bristol 290 Wells Road Knowle Bristol BS4 2QA	1.75 miles	Mon - Fri 09.30 - 15.30 (Wed Open 10.00)

* Standard opening hours are subject to change due to ongoing coronavirus restrictions.

Business customers

We're still here for all your business needs and you're welcome to use any NatWest or Royal Bank of Scotland branch.

Over the past few years, we've invested in more automated pay-in facilities to make things quicker and easier. Ask your point of contact, who looks after your account to let you know what branches are nearest to you and if you're eligible for our courier service. You can also use the Post Office.

And, of course you can still manage your accounts and payments 24/7 with Bankline or Digital Banking. Find out more at **rbs.co.uk/ways-to-bank**. Fees apply to some business services.

Free to use cash points

Need to get cash out? Want to know your balance? Your nearest free cash machines are:

NatWest, Bristol City Office
Tesco/One Stop, Bristol Faval House
Tesco, Bristol Wine Street Express

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

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 make cheque and cash deposits with a barcoded credit slip. And you can withdraw up to your daily card limit (or £500 max) and deposit up to £4,000 a day. Business customers can do all this and can register to use our change giving service. This lets you swap notes for coins, or higher notes for £5 notes. Your point of contact at the bank will be able to fill you in.

To find your nearest branch go to **postoffice.co.uk/branch-finder**.

Branch	Distance	Opening hours
Bristol	0.43 miles	Mon - Sat 09.00 - 17.00, Sun 11.00 - 15.00
Bedminster Parade	0.89 miles	Mon - Sat 08.30 - 17.30 (Sat Close 16.00)
St. Georges Road	0.94 miles	Mon - Fri 10.00 - 15.00 (Closed for Lunch 12.00 - 13.00), Sat 10.00 - 13.00

Glossary of terms

- 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.
- Everyday banking – customers making use of in-branch services such as cash deposits, cash withdrawals and cheque deposits.
- Digital transaction – a transfer, payment or amendment to a payment via the mobile app or Digital Banking.
- Digitally active – customers who use our mobile app or Digital Banking.
- Local Directors – responsible for overseeing and managing a number of branches across a set geographical area.
- Get Cash – a function on our mobile app that lets customers withdraw money quickly without using a bank card.
- Bankline – allows customers to manage multiple business accounts, see all transactions in real time and make secure domestic and international payments.
- Distance – mileage is calculated on the shortest drive distance from closing branch postcode to closest branch postcode and nearest Post Office postcodes.
- Regular personal customer – customers who use branch services at least once a week over a six-month period.
- Regular business customer – customers who use the branch at least twelve times over a twelve-month period.
- Barcoded paying-in slip – credit slip with barcode that is in a machine-readable form.

Community Engagement following closure announcement

Here's what we did

Recently, we wrote to customers to tell them that our Bristol branch would be closing. We also advised the local MP and some key groups and people within the community.

We got in touch with customers who use the branch and those who may need extra support, to see what we could do to help. We've been able to offer advice on the easiest ways to bank in the local area. And we've also been able to help those who want to get started with Digital Banking.

Local Groups

- Ms Thangam Debbonaire MP
- Alzheimer's Society
- Rethink
- Citizens Advice, Bristol
- Age UK
- Second Step
- Kelcey & Hall Solicitors
- 1625 Independent People

Feedback was welcomed and we received:

Enquiries*	Complaints**
11	0

This is what you said:

- Local community groups were concerned about access to cash and impact on the elderly 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.
- Customers were concerned about online security and digital banking after the closure of a branch. We were able to provide information on how customers can continue to bank safely and securely with us online, as well as how our Customer Support Specialists will be supporting local communities going forward.
- 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.

If you still require further support or have further questions which have not been addressed please contact your Local Director, Luke Kirby, on 07552 260306 or luke.kirby@natwest.com.

Access to Banking Standards

Royal Bank of Scotland is fully committed to the industry-wide Access to Banking Standards published by the Lending Standards Board. This document, which you can read online, provides key information about the actions banks must undertake when a decision to close a branch is made.

For further information on the Access to Banking Standards, please visit **lendingstandardsboard.org.uk/category/access-to-banking**

* 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.

Other ways to do your everyday banking

Royal Bank of Scotland Mobile Banking

You can use our mobile app across selected devices to:

- check balances and transfer money between accounts
- withdraw money using Get Cash
- pay bills, your contacts and someone new up to £220 ... and much more.

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

Instead of coming into a branch, you can use your smartphone, tablet or computer to speak to us about our range of products, discuss borrowing or savings and get a free face-to-face Financial Health Check wherever you are.

Find out more at **rbs.co.uk/videobanking**

Video Banking may be recorded. Video banking is available on demand 9am - 5pm Monday to Friday and by appointment 8am - 8pm Monday to Friday and 9am - 3pm Saturday. Premier customers, speak to your Premier Banking Manager to arrange an appointment.

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**). For 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.

Braille, large print or audio format?
If you'd like this information in another format, call us on **03457 24 24 24** (Relay UK **18001 03457 24 24 24**).

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

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