

Royal Bank of Scotland Davenport Branch Closure

Customer and Community Engagement

All facts and figures are accurate on date of publication 10th April 2017.

Customer & Community Engagement

Davenport branch

Closing date 21st July 2017

How banking is changing

Our branches are changing from places where customers carry out basic transactions to places where customers interact with our staff on big life decisions. For example buying a home or starting up a business.

The decision to close a branch is never taken lightly, but we have to respond to these changes and help our customers to bank with us in the way that suits them best.

This document is designed to outline the rationale behind the decision to close Royal Bank of Scotland Davenport branch, help you identify how you can continue to bank in the local community and also detail the measures which have been taken to engage with our customers and the local community.

If you would like to discuss the alternative ways to bank in the local community or if you have any further questions regarding the closure, please ask a member of the branch team or contact Alan Longhorn, Area Director on 07867 694297 or e-mail ALAN.LONGHORN@rbs.co.uk

We also understand that not everyone wants to use online services and prefer face to face banking. Our branch network will remain the cornerstone of our services to customers.

How has Davenport branch changed?

 **24%**

The number of transactions at Davenport branch has dropped by 24% since 2011.

53% of customers at the branch are active Digital Banking users.

Banking in 2017

There are now more convenient ways of banking with us than ever before, and our customers are increasingly using these different ways of banking. Across our network:



Less than 9%

Of our total transactions now take place in our branches. Branch transactions have been declining since 2010.

 **400%**

Online & mobile transactions have grown by over 400% since 2010.



56%

of our customers actively use mobile phone and online banking. That's over 3 million customers per week.

85 Customers

are using the branch on a regular basis.

How you can continue to bank locally

The decision to close our Royal Bank of Scotland Davenport branch on the 21st July 2017 was not taken lightly. It was based on a wide range of factors including branch usage and the alternative ways our customers can bank with us in the area.

Here is a summary of the alternatives in the local area.

Nearest free to use ATMs

	Bank of Ireland Post Office Bramhall Lane		One Stop ATM 189 Bramhall Lane		St Georges C Store 126 Bramhall Lane
	0.2 miles 1 ATM		1 miles 1 ATM		0.2 miles 1 ATM
	Euro Garages 176 Buxton Road		Jans Supermarket 201 Shaw Heath		Premier Store 73 Lowfield Road
	0.2 miles 1 ATM		0.4 miles 1 ATM		0.5 miles 1 ATM

Nearest Post Office

Davenport Post Office

	0.02 miles
	Mon – Sat 8:00am– 17:30pm

	Balance Enquiry Cash & Cheque Deposit Withdrawal
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Woodsmoor

	0.6 miles
	Mon – Fri 9.00am – 17:30pm Sat 9.00am – 12.30pm

	Balance Enquiry Withdrawal Cheque Deposit Cash Deposit
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Edgeley

	1.1 miles
	Mon – Sat 9.00am – 17.30pm

	Balance Enquiry Withdrawal Cheque Deposit Cash Deposit
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Nearest Royal Bank of Scotland Branches

Branch	Distance	Opening Hours	Services Available
Stockport Great Underbank	1.5 miles	Mon-Fri (excl.Wed) 09:15 - 16:45 Wed- 09:45 - 16:45 Sat- 09:00 - 13:00	External ATM / 24/7 Telephone Banking 0345 900 0400 Online/Mobile Banking Rbs.co.uk/waystobank 
Hazel Grove	1.6 miles	* Mon-Fri (excl.Wed) 09:15 - 16:45 Wed- 09:45 - 16:45 * From 5 th June Mon, Tue & Fri 10.00 – 16.00.	External ATM/ 24/7 Telephone Banking 0345 900 0400 Online/Mobile Banking Rbs.co.uk/waystobank 
Cheadle Hulme	2.1 miles	Mon-Fri (excl.Wed) 09:15 - 16:45 Wed- 09:45 - 16:45 *From 5 th June Mon, Thur & Fri 10.00 – 16.00	External ATM / 24/7 Telephone Banking 0345 900 0400 Online/Mobile Banking Rbs.co.uk/waystobank 

For Online Banking you need to be aged 11 or over and have a RBS account. Please note that system updates may mean that Online Banking is unavailable for short periods of time in the early hours of the morning. To use Mobile Banking you need to have registered for Online Banking, have a RBS personal account with a debit card and have a mainland UK mobile number starting 07. To make payments using Mobile simply set up and make your first payment to each new payee in Online Banking beforehand. Telephone banking is available to RBS personal customers aged 16 or over with a current or savings account.

Customer and Community Engagement

We have taken an open and transparent approach to communicate and actively engage with our Personal and Local Business Customers and also the wider local community to ensure they are aware of the alternative ways to bank with us in the local area, and to answer any questions they might have.

We wrote to our customers who regularly use the branch to give them 6 months notice of the closure, and also displayed posters in the branch throughout the notice period.



Newspapers

Contacted
Manchester
Evening News



Post Office

We have contacted the post master at Davenport Post Office.

In addition to writing to our customers, we also contacted the following people and organisations to make them aware and to understand if they wanted to discuss the decision and alternative ways to bank, or if they needed any help.



MP Contacted

Ann Coffey



Local Groups Contacted

Age UK
Citizens Advice Bureau
Stockport School
Adswood Primary School
Stockport Cricket Club

Our local branch and business teams have proactively looked to contact our most active customers and those who are potentially most reliant on the branch. As a result of these discussions we have been able to personally discuss what this means for them and the most appropriate alternative services.

We have received approx.46 enquiries and 5 complaints as a result of this decision we have contacted each customer to discuss their concerns

Also a local petition was raised, we have discussed this with the people who set up the petition to talk about their concerns and to answer questions about the decision to close the branch and access to banking in the area.

Conclusion

The decision to close Royal Bank of Scotland Davenport branch has not been taken lightly and careful consideration has been given to the alternative banking services available. Since the announcement has been made we have engaged with our customers and the wider community to listen to their feedback and understand the impact.

Customer Themes

- Most people have said that the reason they're unhappy about the decision to close the branch is that they will have to travel further to do their banking.
 - Most people have said that the closure might affect the local economy, and it might cause fewer people to visit Davenport.
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We have undertaken the following activities in response to the key areas of concern:

- Our local team have spoken to people about their different needs and offered to help with the most suitable ways to bank in the area.
- Customers can access their banking at the local Post Office, through our telephone, online or using our mobile banking services. Our local team have contacted customers to discuss their individual circumstances and banking requirements and have offered help and support with the most suitable ways to bank, for them.
- We met with the local postmaster and the post office to make sure that they're ready for the local demand. We've also spoken to everyone who said they were concerned.
- Where relevant we have helped our customers with setting up and using online banking and have encouraged them to visit our nearest branch.

Following our community engagement and impact assessment, we are confident that we have appropriate services in place to ensure our customers have sufficient access to banking locally.

Royal Bank of Scotland Davenport branch will therefore close as planned on 21st July 2017. Our branch staff and Alan Longhorn local Area Director are available to answer any further questions that our customers or the community may have.