

Largs branch is closing on 21 November 2024

Here's what it means for you.



Royal Bank
of Scotland

TOMORROW BEGINS TODAY

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Access to cash services

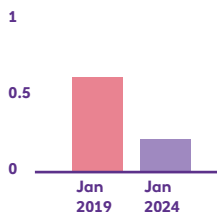


Scan this QR code or visit [rbs.co.uk/access-to-cash](https://www.rbs.co.uk/access-to-cash) to find out all the ways you can access cash services.

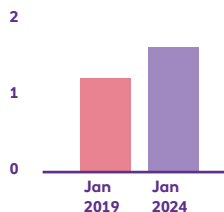
The way we bank is changing

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 **68%** between January 2019 and January 2024



The number of customers using mobile apps increased by **53%** between January 2019 and January 2024

Measurement in both graphs is millions

More than

182 million mobile and online transactions were processed in 2023

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 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.)

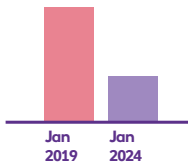
We also have Customer Support Specialists that are dedicated to helping customers who need more support.

How we decide to close a branch

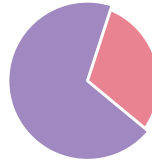
Closing a branch is always difficult and not a decision that we ever take lightly. A branch closure decision involves us looking at several different criteria, including:

- 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.

In Largs, we saw:



Comparing January 2019 and January 2024, counter transactions for personal customers have **decreased by 60%**



In 2023 **69%** of personal customers using the branch also chose to use Digital Banking or our mobile app

- **10** personal customer(s) used the branch weekly in 2023

- **106** business customer(s) used the branch on average monthly in 2023

Please see the Glossary on page 13 for personal/business customer usage and counter transaction definitions.

Royal Bank of Scotland Largs will permanently close from 21 November 2024



How we've communicated this closure to customers

In line with the Financial Conduct Authority's guidelines, we took a range of factors into account before deciding to close this branch. You can read about these on pages 4 and 5 of this factsheet.

After speaking to our branch colleagues, we wrote to all branch customers to tell them about the closure, including other ways they could bank with us and where their nearest branch, ATM and Post Office was. We understand that closing a branch can be difficult for some people so we always give customers at least 12 weeks notice of closure to allow them time to consider their options.

The notice of closure was also reinforced with a poster displayed in the branch which stated the closure date. In addition, 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.



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:

Kenneth Gibson MSP

A. D. Cameron Centre

Councillor Todd Ferguson

Brisbane Evangelical Church

Burnlea Care Home

Cunninghame Housing Association

The feedback we received from customers, community members and organisations was welcomed. We received 672 enquiries* and 0 complaint(s)**.

This is what you told 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 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.

Customers were concerned about what local banking facilities would be available after the closure of the branch. We were able to reassure customers providing information on what the change will mean for them and advised of the alternative ways to bank.

* 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.



We're still here to help

Even though the branch is closing, we are still here to help you. There are other ways you can do your everyday banking detailed on page 10. However, if you'd like to ask us anything or you need extra support, please get in touch with our dedicated Customer Support Specialists on **0131 380 6528**, (Relay UK **18001 0131 380 6528** or International **+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.

Branches nearest to Largs

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/branchlocator](https://www.rbs.co.uk/branchlocator). Standard opening hours listed are subject to change.

2. Royal Bank of Scotland Irvine

69 High Street Irvine KA12 0AL 18.17 miles	Monday 09.30-16.30 Tuesday 09.30-16.30 Wednesday 10.00-16.30 Thursday 09.30-16.30 Friday 09.30-16.30 Saturday Closed Sunday Closed
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Branch facilities:

- ✓ Wheelchair access
- ✓ Induction Loop
- ✗ Saturday Opening
- ✓ External ATM Service
- ✓ Internal ATM Service
- ✓ Cash and Cheque Deposit Machine
- ✓ Bulk Coin in Machine
- ✓ Automated Deposit Machine

1. Royal Bank of Scotland Greenock Cathcart Street

122 Cathcart Street Greenock Renfrewshire PA15 1BA 14.48 miles	Monday 09.30-16.30 Tuesday 09.30-16.30 Wednesday 10.00-16.30 Thursday 09.30-16.30 Friday 09.30-16.30 Saturday Closed Sunday Closed
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Branch facilities:

- ✓ Wheelchair access
- ✓ Induction Loop
- ✗ Saturday Opening
- ✓ External ATM Service
- ✓ Internal ATM Service
- ✓ Cash and Cheque Deposit Machine
- ✓ Bulk Coin in Machine
- ✓ Automated Deposit Machine

3. Royal Bank of Scotland Paisley Chief Office

1 Moncrieff Street Paisley PA3 2AW 23.69 miles	Monday 09.30-16.30 Tuesday 09.30-16.30 Wednesday 10.00-16.30 Thursday 09.30-16.30 Friday 09.30-16.30 Saturday 09.30-13.00 Sunday Closed
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Branch facilities:

- ✓ Wheelchair access
- ✓ Induction Loop
- ✓ Saturday Opening
- ✓ External ATM Service
- ✓ Internal ATM Service
- ✓ Cash and Cheque Deposit Machine
- ✓ Bulk Coin in Machine
- ✓ Automated Deposit Machine

Business customers

Whilst you can use any of our Royal Bank of Scotland branches, you can manage your accounts and payments 24/7 with Bankline or Digital Banking. Alongside our digital offerings, we have various cash solutions to meet your needs.

To find out more speak to your normal bank point of contact or visit [rbs.co.uk/business/ways-to-bank.html](https://www.rbs.co.uk/business/ways-to-bank.html). Fees apply to some business services.



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). You can also deposit cash but note that limits apply. 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](https://www.postoffice.co.uk/branch-finder)

Largs

0.20 miles

Mon-Sat 09.00-17.00 (Thu & Fri
Closed 13.00-14.00, Wed Close
15.00, Sat Close 13.00)

Millport

4.34 miles

Mon-Sat 07.30-18.00 (Fri
Close 19.30, Sat Close 18.00),
Sun 09.30-16.00

Upper Skelmorlie

5.59 miles

Mon-Sat 09.00-14.00 (Wed &
Sat Close 13.00)

You can find out more about how to do day to day Banking at the Post Office by scanning this QR code



Nearest free to use cash machines

Semi-Chem, 53 Main Street

Bank of Scotland, 32 Main Street

Tesco Express, 6 Aitken Street

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

Banking Hubs

We've worked with Cash Access UK and other UK Banks to open Banking Hubs. You can use Banking Hubs for basic services on Monday to Friday. To find out more, please go to [postoffice.co.uk/bankinghubs](https://www.postoffice.co.uk/bankinghubs)

Please see Glossary on page 13 for further information on Banking Hubs.

Other ways to do your everyday banking



Royal Bank of Scotland Digital

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 up to £250... and much more

And you can do all this 24hrs 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 NatWest or Royal Bank of Scotland 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 may be recorded. Video Banking is available on demand 9am – 5pm Monday to Friday and by appointments 8am – 8pm Monday to Friday and 9am – 3pm on Saturdays. Premier customers speak to your Premier Banking Team 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**).

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.



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.

Personal banking

Business banking

Transaction type	Royal Bank of Scotland branch	Post Office	Royal Bank of Scotland ATM	Cash and Cheque Deposit Machine	Other bank brand ATM	Digital or Mobile App	Telephone Banking	Video Banking
Take out cash	●	●	●	●	●			
Pay in cash or cheques	●	●		●		● *Cheques via Mobile App only		
Change Giving	●	▲						
Balance enquiries	●	●	●	●	●	●	●	
Statement/ recent transactions	●		●	●		●	●	
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

Customers who may need additional support with their banking

When customers need extra support, we will continue to provide this:

- our Customer Support Specialists will be making proactive telephone calls to customers over the coming weeks, providing bespoke support and advice with personalised solutions to ensure you can continue to bank in a way that suits you
- running a face-to-face event in branch for those who may prefer to speak to someone familiar
- ongoing support with using our digital services
- help in identifying the nearest Post Office and advice on what services can be accessed
- 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/accessibility/banking-my-way.html

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

We will be running a Supporting you through our Branch Closure event that will provide:

- education on finding 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 assist your understanding around the latest frauds and scams
- help and support with all the ways you can continue to bank with us.

How we will support you once the branch has closed

We will introduce a community pop-up following closure that will be based in a community venue near to the closing branch. This service will be available for up to 12 weeks and a local colleague will be available to support with;

- face-to-face conversations around your banking needs
- support you with setting up and using our digital services
- advice on how to protect yourself against fraud and scams.

It is a cashless service, however we will provide information on how you can use your local Post Office for cash based transactions.

In the upcoming weeks, you can find out more information about your community pop-up in branch or by visiting rbs.co.uk/bankingnearme#community

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.
- **Online 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.
- **Personal customer use** – personal customer data is from July to December 2023 and is the number of personal customers who used the branch in at least 22 of 26 weeks.
- **Business customer use** – business customer data is from January to December 2023 and is the number of customers who visited the branch on 12 or more occasions.
- **Barcoded paying-in slip** – credit slip with barcode that is in a machine-readable form.
- **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.
- **Banking Hubs** – Banking Hubs are dedicated places operated by the Post Office where communities can access everyday personal and business banking services, such as withdrawing and depositing cash easily, or paying in cheques, over the counter. And our Royal Bank of Scotland Personal Banker is on-hand once a week to support you with more specific queries.
- **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.

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 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 February 2024.

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

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**Royal Bank
of Scotland**