

Royal Bank of Scotland: branch closures

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Customer behaviour is the main driving force behind the decision as people use online/digital because it is faster, simpler and more convenient.

Across Scotland branch usage is down 44% since 2011 and there are 29 million log-ons to the Royal Bank app every month

Management is mindful of the impact of these announcements, particularly in rural areas, and is putting in place a number of measures to ensure that customers can still access face to face banking services locally, including Post Offices and mobile branches.

The Royal Bank will give 6 months notice to customers of the closures so that staff can work with customers to ensure they are aware and comfortable with the alternative ways to continue banking with The Royal Bank.

62 branches will be closing in May/June 2018.

Across Scotland, it is anticipated the impact of these changes to result in a reduction of around 158.95 FTE.

The Royal Bank is providing customers with more ways to bank than ever before. Customers can choose from a range of digital, face-to-face and local options.

- Royal Bank customers have access to 1400 Post Offices in Scotland where they will be able to do everyday banking including withdrawing cash, depositing cash and cheques, checking balances, and businesses can receive and deposit coinage;
- The Royal Bank's fleet of 20 Mobile Banks serve customers in 301 communities across Scotland, making 385 stops each week;
- The Royal Bank is investing around £19 million in upgrading remaining branches and the ATM network in Scotland;
- The Royal Bank will be opening new branches in Scotland in locations that are convenient to customers;
- Across Scotland branch usage is down 44% since 2011;
- Only 1% of Royal Bank customers use a branch regularly;
- 924,000 Royal Bank customers use the mobile app on a regular basis;
- There are 29 million log-ons to the Royal Bank app every month;
- Since 2015, Royal Bank of Scotland's active mobile user base has grown by 39%;
- As of November 2017, 65% of Royal Bank customers now use digital (online or mobile) banking;
- 99% of the Scottish population are within a 15 minute drive time of a retained Royal Bank branch, a Post Office or mobile branch.

To serve customers face to face The Royal Bank will be providing a number of services including branches, mobile branches, digital TechXperts, Business Growth Enablers, Relationship Managers, Community Bankers and a new Video Banking service – as well as the Post Office network.

Approach and customer engagement

Every decision is based on a range of local factors including:

- How customers are choosing to bank;
- How often customers are using the branch;
- Impact on customers who currently use the branch;
- Other options available to customers including online, mobile, Telephony, Webchat, cash machines, Video Banking and everyday banking services that be done at local Post Offices;
- The proximity of other Royal Bank branches, including the network of mobile branches;
- Local transport routes and timetables.

The Royal Bank are committed to supporting customers and local communities through these changes, as well as meeting the requirements of the Access to Banking Standard: aiming to exceed the Standard where possible.

- The Royal Bank give 6 months notice to customers when closing a branch (the industry requirement is 12 weeks);
- A specific plan is in place for each branch, including plans to engage customers immediately and proactively with the most active and vulnerable customers;
- Regular branch and vulnerable customers will be contacted proactively and personally from 1 December (speaking to at least 200 customers for each branch proactively in this way);
- Customers will be contacted in the branch and through in-branch literature, letters and telephone calls;
- Customer communication will focus on alternative ways to bank rather than 'nearest branch', so that customers can understand all the options available to them locally;
- Customer contact will be made by a member of the team a customer would expect to hear from - e.g. Private Banking customers by their PBM, Business Customers by their RM;
- Customer letters will include a direct telephone number and email address, so they can contact Royal Bank directly with any questions they might have;
- Closing branches have an additional TechXpert from the digital Taskforce to support customers with the transition;
- Royal Bank will be proactive in communication with relevant national and local groups, politicians and local papers.

For business customers specifically:

- At announcement, customers will receive a tailored branch closure letter, setting out local alternatives;
- A letter introducing the local Business Growth Enabler (BGE) providing an additional point of contact and reminder of ways to bank;
- Monthly branch users will be invited to BGE Ways to Bank events over the course of the six months;
- Highest branch users will be proactively telephoned;
- Customers will be contacted during the six months notice period and after the closure date too.

Alternative ways to bank

Digital

- Customers can bank when and where they want to using the Royal Bank mobile app and online banking services and Bankline for business and commercial customers;
- 24/7 Webchat for personal customers, telephony and secure text messaging for those times when face to face is not needed;

Face to face banking in the community

- Contract with the Post Office, meaning that 99.7% of all customers will live within 15 minutes of a branch, a mobile branch or a Post Office location;

- All customers have access to all Post Office branches across Scotland and customers benefit from longer opening hours – with some branches open on Sundays;
- Fleet of 20 mobile branches in Scotland, which serves over unique 301 Scottish communities each week, with 385 stops in towns and villages;
- Dedicated Royal Bank TechXpert in every branch who support customers with digital, providing digital education and reassurance;
- Community Bankers – Senior Personal Bankers who know their local communities and help customers and support communities with training, such as fraud and scams awareness (16 serving more than 38 communities per week in 2018);
- Flying banker provides seven of Island communities with face to face banking facilities;
- Business Growth Enablers support small business customers by providing specialist advice and with events and training to support their business needs. They put businesses in touch with local experts, across the bank and through their networks in their town or city to help businesses where and when they need it most;
- Video Banking service allows customers to connect to Royal Bank wherever they are. Video Bankers can assist in many different ways, in a location most convenient to each customer. Services include full Financial Health Checks, opening accounts and discussing their short-term borrowing needs. This service can be accessed on a mobile or tablet, via a video connection.

Self-service

- Automated devices for our non-personal customers;
- Customers can self serve in branch through via ATMs & CDM's, bulk Coin-in and ADU machines;
- 73% of our remaining branch network will have coin-in facilities and 77% will have Business Quick Deposit machines.

Courier service / at your location

- Carrier services with our Bank to You and Direct Cash products which may be suitable for business customers with high-cash volumes.

Community Bankers

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Post Office

The Royal Bank actively promotes the Post Office service to customers. It is a core part of local banking services on offer to customers and the Bank works with local Post Offices to promote their services.

- Post Office services are included in all collateral – customer letters, press communications, engagement with MSPs and other local stakeholders;
- Local teams are asked to ensure local Post Offices are contacted within two weeks of the closure being announced – this is often done by local branch manager and includes Post Offices surrounding the branch. Staff then maintain ongoing dialogue through the closure period and after the branch closes;
- Branch staff actively prompt and promote the service when they are serving customers before the branch closes;

- Local teams will work with Post Offices to host a series local events to help upskill customers or support customers wanting to bank with the Post Office – these are held by TechXperts, Community Bankers, branch staff and Business Growth Enablers (for business customers) – in branch and as outreach in local communities;
- The Post Office has had a stand in local branches, promoting the services available;
- TechXperts, Community Bankers and Business Growth Enablers escort customers to local Post Offices to introduce them to staff and guide through available services;
- Community Bankers advertise regular times and days that they base themselves in the Post Office once the branch closes to support customers to bank;
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- Royal Bank carries out mystery shopper tests to see if there are any issues – e.g. incorrect advice or lack of pay-in envelopes etc – feedback is then shared with the Post Office to fix any issues;
- Royal Bank Business banking teams work with business customers to register them for change giving etc at the Post Office;
- Royal Bank has also trialled joint training for branch and Post Office staff to ensure teams were upskilled on services and customer demands, including fraud and scams training too – and will be repeated elsewhere.

Staff impact

Staff are provided with as much certainty as possible, as early as possible.

- Staff are given six months notice and two weeks notice prior to public announcement, ensuring they have time to access support and plan for a future inside or outside the organisation;
- Immediate access to extensive Redeployment and Outplacement support;
- Work time provided to access support; and minimising compulsory redundancies;
- Where the opportunity arises for voluntary job matching Royal Bank will aim to support staff wishing to be redeployed by facilitating a swap;
- Royal Bank considers the personal circumstances of all individuals.

Unite are aware of the changes (they have been fully briefed) and are now formally consulting on these changes. Royal Bank work closely with them to ensure the appropriate level of support and advice is available to all staff.

Across Scotland, it is anticipated the impact of these changes to result in a reduction of around 158.95 FTE.

Of the staff impacted by Royal Bank branch closures in March, 86% were successful in their first choice – of voluntary redundancy, redeployment or voluntary job matching. 3% received compulsory redundancy.

Chartered Banker have confirmed Royal Bank are the most professionally qualified bank in the UK. Anecdotal feedback from staff who have left the business is that this accreditation and the extensive training available while in role, is a real benefit when seeking employment outside the bank.

Switching Accounts

The Current Account Switch Service (CASS) is an industry-wide free-to-use service for consumers, small charities, small businesses and small trusts, and is designed to make switching current accounts from one bank or building society to another, simpler, reliable and hassle-free. The Full Current Account Switch is backed by the Current Account Switch Guarantee and the switch will be completed within seven working days. The customer can elect to choose their switch date - so the switch from old bank to new bank takes place on a day agreed by the customers and the new bank.

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Note of meeting – Royal Bank of Scotland

13 December 2017

Present

Paul Wheelhouse, Minister for Business Innovation and Energy

Simon Watson, MD Personal Banking, Scotland, Royal Bank of Scotland

Chris Maguire, Head of Public Affairs, Commercial and Private Banking, Royal Bank of Scotland

[REDACTED], Financial Services and FinTech Policy, Scottish Government

Stewart Maxwell, Special Adviser, Scottish Government

Notes

- Meeting to discuss bank closures announced by RBS on 1 December.
- Mr wheelhouse made clear that where possible Scottish Government wants to work collaboratively with RBS to support customers and retain services where possible.
- Mr Wheelhouse raised practical issues faced by customers including limits on Post office transactions, lack of privacy in post office setting, accessibility of mobile banking services and planned reductions in the ATM network.
- There was brief discussion on what happens to branch premises after closure, with Mr Wheelhouse encouraging RBS to consider community use where feasible.
- RBS indicated that branch buildings are now coming on to the market, and in many areas there is strong demand for commercial space. RBS will consider approaches from community groups if appropriate.
- Mr Wheelhouse asked what further steps RBS might consider to support customers affected by closures.
- RBS set out the measures that they had put in place including renewal of their mobile banking fleet (vans), reviewing coverage of the mobile routes. And increasing their community banker programme.
- They also described the support they are offering to customers in accessing digital services including training. RBS suggested that they were considering additional measures to support customers on digital access, and that an announcement might be expected in January.
- RBS noted that their phone service remains available to customers who wish to discuss more complex issues, or who require additional support.
- RBS noted that business customers have been given additional information on the services and support available to them and agreed to send a copy of that letter to Scottish Government officials.

Note of call – Royal Bank of Scotland, 1 December 2017

Present

Paul Wheelhouse, Minister for Business Innovation and Energy

Simon Watson, MD Personal Banking, Scotland, Royal Bank of Scotland

Michael Crow, Royal Bank of Scotland

[REDACTED], Financial Services and FinTech Policy, Scottish Government

Stewart Maxwell, Special Adviser, Scottish Government

Notes

- Call immediately following RBS announcement
- Mr Wheelhouse noted Scottish Government's significant concerns over the scale of the announcement and the impact on RBS staff and customers.
- Mr Wheelhouse noted the particular impact of closures on rural and remote communities, noting that these communities also likely to face digital connectivity issues while infrastructure upgrades continue.
- Mr Wheelhouse asked RBS what could be done to protect customers and why so many branches had to close at this point.
- Simon Watson described the context behind the closure programme, setting out figures on branch usage and digital services adoption (in line with figures set out in their announcement)
- RBS appreciate that not everyone is using online services and are increasing their network of community bankers and expanding their mobile banking fleet. RBS noted that the mobile branch 'timetable' would be reviewed on a regular basis.
- RBS also highlighted their relationship with the Post Office and the range of services that can be offered there.
- RBS are planning further activity to raise awareness of alternative ways to access services.
- RBS were clear on their intention that no-one should be left without access to services
- Mr Wheelhouse asked whether there was any support Scottish Government could offer to banks to continue services.
- RBS described their community banker initiative in more detail, including the range of support and services that can be offered from a range of locations, including in a customer's home if required.
- Mr Wheelhouse asked whether this service would be able to cope with the additional demands caused by the announced closures.
- RBS will keep service under review.
- Mr Wheelhouse asked what impact of closures would be on staff, offering support through PACE if required.
- RBS indicated that they anticipate that majority of poles would be reduced through voluntary redundancy and that compulsory redundancies would be a last resort.

Subject: FW: branch closure announcements
Attachments: Copy of RBS closure List for Scotland.pdf

From: Voyce, Hollie (Communications and Marketing) [REDACTED]
Sent: 02 December 2017 14:00
To: [REDACTED]
Subject: RE: branch closure announcements

Dear [REDACTED],

My sincerest apologies. I thought I had sent this across yesterday and have just realised that I hadn't hit send.

I know the list is in the public domain but I've set out the branches and closing dates in the attached spreadsheet. I hope the information is still helpful.

With apologies again. Please let me know if you need anything else.

Best wishes,

Hollie

From: Crow, Michael (RBS Communications)
Sent: 29 November 2017 15:00
To: [REDACTED]
Cc: Voyce, Hollie (Communications and Marketing)
Subject: RE: branch closure announcements

Yes. Hollie will sort for you on Friday.

Cheers

From: [REDACTED]
Sent: 29 November 2017 14:57
To: Crow, Michael (RBS Communications)
Subject: RE: branch closure announcements

" This message originates from outside our organisation. Consider carefully whether you should click on any links, open any attachments or reply. If in doubt, forward to ~ Phishing"

Thanks Mike – keeping busy here,

Anything you can send will be helpful – will a branch list become available in due course? It's helpful in responding to constituency MSPs

Regards

[REDACTED]

[REDACTED]



From: Crow, Michael (RBS Communications) [REDACTED]
Sent: 29 November 2017 14:52
To: [REDACTED] Maguire, Chris (RBS Communications)
Cc: Voyce, Hollie (Communications and Marketing)
Subject: RE: branch closure announcements

[REDACTED]– we'll cc you in when we send the brief across later today to Stewart. It will be the overall statistics rather than a list of the branches.

Hope all well?

Cheers

From: [REDACTED]
Sent: 29 November 2017 14:49
To: Maguire, Chris (RBS Communications); Crow, Michael (RBS Communications)
Subject: branch closure announcements
Importance: High

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Chris, Mike

I'm aware that you've briefed Stewart Maxwell on this week's announcement and that a call has been arranged with Mr Wheelhouse for later this week.

Do you have a note of anticipated closures and estimate of impact on jobs in Scotland that you can send me this pm? I've been asked for briefing for First Minister ahead of tomorrow's FMQ session (in light of today's Lloyds announcement) so would appreciate anything you can pass on.

Appreciate this still under embargo

Regards

[REDACTED]

[REDACTED]

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Tha am post-d seo (agus faidhle neo ceanglan còmhla ris) dhan neach neo luchd-ainmichte a-mhàin. Chan eil e ceadaichte a chleachdadh ann an dòigh sam bith, a' toirt a-steach còraichean, foillseachadh neo sgaoileadh, gun chead. Ma 's e is gun d'fhuair sibh seo gun fhiosd', bu choir cur às dhan phost-d agus lethbhreac sam bith air an t-siostam agaibh agus fios a leigeil chun neach a sgaoil am post-d gun dàil. Dh'fhaodadh gum bi teachdaireachd sam bith bho Riaghaltas na h-Alba air a chlàradh neo air a sgrùdadh airson dearbhadh gu bheil an siostam ag obair gu h-èifeachdach neo airson adhbhar laghail eile. Dh'fhaodadh nach eil beachdan anns a' phost-d seo co-ionann ri beachdan Riaghaltas na h-Alba.

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Subject: FW: Royal Bank
Attachments: 171204 Royal Bank of Scotland_Scottish Government.docx

From: Voyce, Hollie (Communications and Marketing) [REDACTED]
Sent: 04 December 2017 17:07
To: Maxwell S (Stewart) (Special Adviser)
Cc: Maguire, Chris (RBS Communications); Crow, Michael (RBS Communications); [REDACTED]
Subject: [WARNING : MESSAGE ENCRYPTED] RE: Royal Bank

Dear Stewart,

Please find attached an updated briefing.

Please let me know if you have any questions.

Best wishes,

Hollie

From: Voyce, Hollie (Communications and Marketing)
Sent: 29 November 2017 16:39
To: 'Stewart.Maxwell2@gov.scot'
Cc: Maguire, Chris (RBS Communications); Crow, Michael (RBS Communications); [REDACTED]
Subject: RE: Royal Bank

[REDACTED]

From: Voyce, Hollie (Communications and Marketing)
Sent: 29 November 2017 16:38
To: [REDACTED]
Cc: Maguire, Chris (RBS Communications); Crow, Michael (RBS Communications); [REDACTED]
Subject: RE: Royal Bank

Dear Stewart,

Please find attached a note on the branch closures discussed with Chris and Mike yesterday.

If you have any questions, please do let me know.

I'll send the password separately.

Best wishes,

Hollie

From: Crow, Michael (RBS Communications)
Sent: 28 November 2017 12:16
To: [REDACTED]
Cc: Keith, Ruth A (Royal Bank of Scotland, Personal Banking); Grabham, Rosa (Communications and Marketing); Maguire, Chris (RBS Communications); Voyce, Hollie (Communications and Marketing)
Subject: Royal Bank

Stewart,

Good to see you this morning. Simon Watson, MD Personal Banking in Scotland, is available for a call on Friday afternoon from 14:30 onwards. Could someone in the Minister's office link in with Ruth and Rosa to organise a time when Simon and I are able to do the call?

Other info will be forthcoming tomorrow but feel free to give me a shout at any time.

As requested Chris and Hollie both ccd so you have their e-mail addresses.

Cheers,

Mike

[REDACTED]

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Subject: FW: Royal Bank
Attachments: 171204 Royal Bank of Scotland_Scottish Government.docx

From: Maxwell S (Stewart) (Special Adviser)
Sent: 05 December 2017 09:57
To: Minister for Business, Innovation and Energy; [REDACTED]
Subject: FW: Royal Bank

Updated RBS briefing

From: Voyce, Hollie (Communications and Marketing) [REDACTED]
Sent: 04 December 2017 17:07
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Subject: RE: Royal Bank

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Cc: Keith, Ruth A (Royal Bank of Scotland, Personal Banking); Grabham, Rosa (Communications and Marketing); Maguire, Chris (RBS Communications); Voyce, Hollie (Communications and Marketing)

Subject: Royal Bank

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Mike

[REDACTED]

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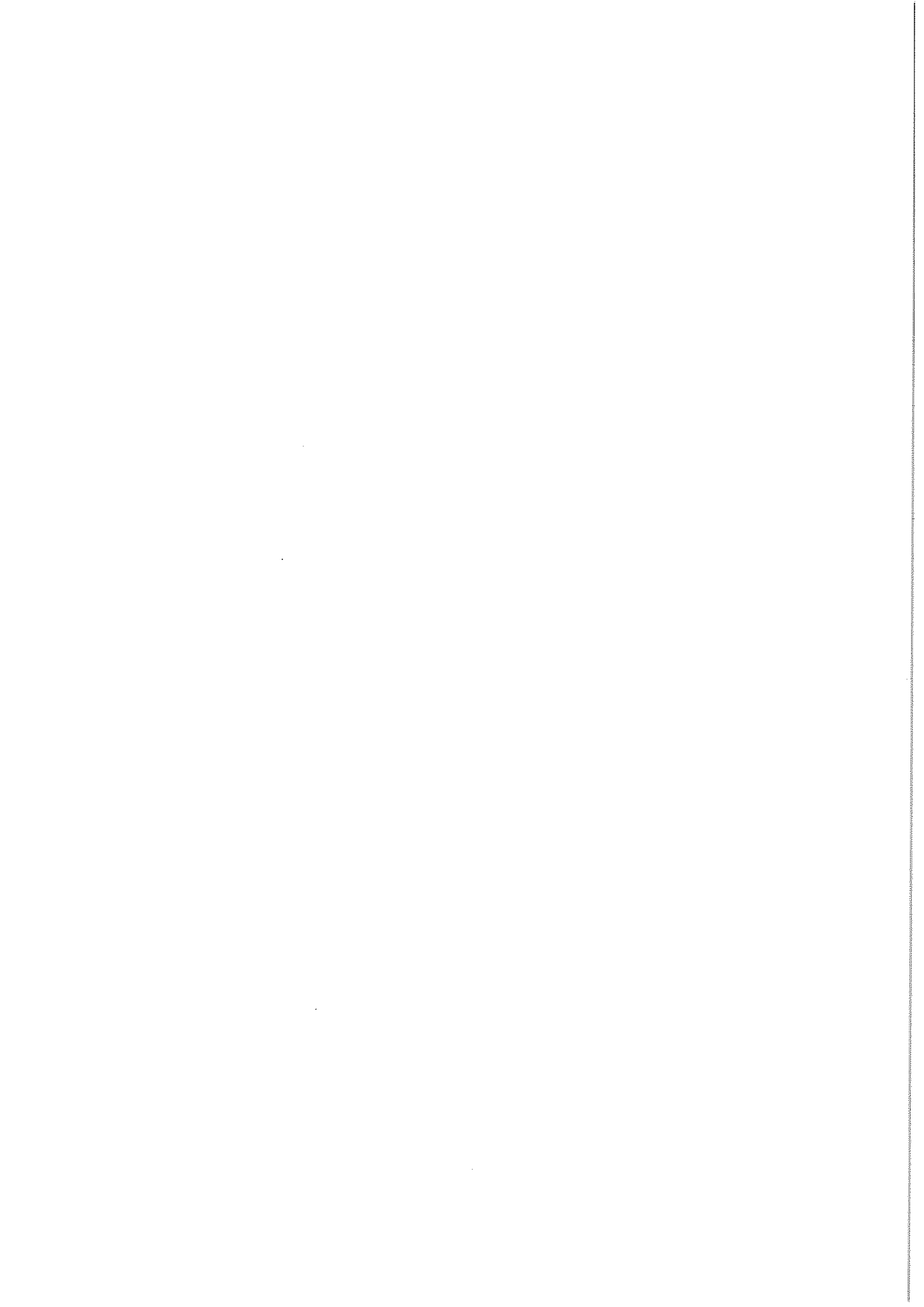
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Subject: FW: Business Banking letter to Scottish Customers
Attachments: S052288-1 RBS Airdrie_Lives.PDF

From: Maguire, Chris (RBS Communications) [REDACTED]
Sent: 14 December 2017 11:20
To: Maxwell S (Stewart) (Special Adviser); [REDACTED]
Subject: [WARNING : MESSAGE ENCRYPTED] Business Banking letter to Scottish Customers

Stewart / Karen

It was good to see you both yesterday. One of the actions was to share a copy of our correspondence to business customers.

Please see attached – [REDACTED]

Let me know if you need anything else before the debate.

Best regards

Chris

Chris Maguire | Head of Public Affairs – Commercial & Private Banking | Communications & Marketing | RBS plc
[REDACTED]

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Subject: FW: Royal Bank

From: Crow, Michael (RBS Communications) **REDACTED]**

Sent: 06 February 2018 14:54

To: **[REDACTED]**

Subject: Royal Bank

[REDACTED] – see today's announcement. Cheers

Royal Bank of Scotland listens to customers by providing additional support to customers and keeping branches open

Royal Bank of Scotland has listened and engaged with customers, communities and elected representatives from all parties and will now keep ten branches open until the end of 2018 and provide an additional support package for customers across Scotland. At the end of the year an independent review will be carried out into the use of these branches and whether they should be kept open or not. The vast majority of these branches are in communities where there is no other Royal Bank branch within a nine mile radius.

As part of the package of support the Royal Bank will look to open new branches across Scotland, improve ATM accessibility for all communities affected by the closures, review opening hours of remaining branches, and work with communities to give empty branches to local community groups for free.

The total package includes:

1. Branches: We will keep ten branches open (Biggar, Beauly, Castlebay/Barra, Comrie, Douglas, Gretna, Inveraray, Melrose, Kyle, Tongue) until the end of 2018. Should any of these branches see sustainable transactional increases and viable new income over this period, then we will reconsider the closure of the relevant branch as part of a full independent review.
2. Branch buildings: Where we own the building and where there is no demand for a building, we will work with development trusts and local communities to transfer ownership of a building to a community for free if there is a viable and deliverable three-year business case. As part of the proposal if the community venture fails within those three years, then the ownership of the building will remain with the Royal Bank. Where possible we will also donate all suitable branch furniture and other suitable equipment to local organisations for free.
3. Digital Access: In response to concerns over digital access we will work with a small number of communities across Scotland to support the digital adoption of contactless terminals for local Royal Bank of Scotland business customers and will seek to offer free initial contracts. We will also give free digital devices to a small number of high-use, regular branch customers affected by branch closures, who have no access to a nearby branch where they can bank online. We will also ensure access to training if necessary from our TechXperts in local areas affected. We will also work with BT and other local partners to explore improving broadband options in these local communities.
4. ATM Access: On access to ATMs we will ensure we do not remove, or will replace at a suitable nearby location, the branch ATM if there is no other free-to-use ATM within 1km of the closing branch.
5. Branch Access: We will undertake a review of the opening hours of all receiving branches to ensure that, where there is reasonable demand, they are open at appropriate times.

6. **Opening New Branches:** We will continue to invest in our remaining branch network and look to open branches across Scotland where it is convenient for customers and where it makes viable business sense.
7. **Post Office Training and Note Fraud:** In response to concerns over Post Office capability we will work with the Post Office to roll out our fraud and scams training to their franchisees. We will also supply, for free, bank-standard fraudulent note detection and cash counting machines to the nearest Post Office from a closing branch.
8. **Mobile Van Service:** We will review Mobile Van routes and times on a monthly basis and be open to suggestions of change from local communities or community representatives.
9. **Alternative Ways to Bank:** As planned we will continue to implement our strategy of providing all areas affected by branch closures with alternative ways to bank. Overall there are more ways to bank with us than ever before and, while this includes digital, it also includes face to face in Mobile Vans and through our Community Bankers, in Post Offices (where customers can withdraw cash, deposit cash and cheques, view balances and business customers can get coinage) Telephony and through our network of ATMs.

Commenting on these changes, Managing Director for Personal Banking, Jane Howard, said:

“We are committed to ensuring our customers and communities are able to continue accessing quality banking services. Having listened to the concerns of customers, communities and elected representatives from all political parties we have decided to keep ten branches open until the end of 2018. During this period we will monitor the level of transactions and new income at each branch and if there is a sustained and viable increase in both then we will reconsider the closure of the relevant branch as part of a full independent review.

“We’ll continue to invest in our branch network and services across Scotland. We provide our customers with more ways to bank than ever before – they can choose from a range of digital, to face-to-face options, including; Mobile and Online Banking, telephone banking, video banking, Community Bankers, our mobile banks on wheels, and Post Offices”.

- ENDS -

Notes to editors:

We’re working hard to develop new services to respond to the changing needs of our customers and make banking effortless:

Digital

- Customers can bank when and where they want to using our market leading mobile app and our online banking services for both personal and business customers - we have more than 924,000 mobile users in Scotland.
- Today 7/10 customers are enrolled on our mobile banking app and /or using online banking. In 2017, to date we have processed via the mobile app:
 - Almost 28m transfers;
 - 20.9m payments;
- We provide 24/7 Webchat messaging, Message Us through the Mobile App, Social Media, and Telephony for those times when face to face is not needed.
- Royal Bank customers complete over 31,000 Webchats each year to answer basic queries.
- We currently have 120,000 active business customers using our Bankline platform.
- We’ve launched Free-Agent, a free cloud-based accounting software for small businesses, to help our customers keep track of their finances and report their taxes digitally. It’s easy to use, reduces errors and saves our small business customers valuable time. And with the customer’s permission, we can link it to their business bank account so we can share data for real time conversations about a loan, or another solution to help grow their business.

Face to face banking in the community

- By the end of H1 2018, 99.7% of all our customers will live within 15 minutes of a branch, a mobile branch or a Post Office location.
- The Post Office allows customers to carry out their everyday banking in over 1,400 Post Offices across Scotland – as well as via their mobile branch service.
- All Post Offices in Scotland accept deposits of cash and cheques; balance checks; withdrawals; and can provide change.
- Our fleet of 21 mobile branches in Scotland serve over 440 Scottish communities each week. At one of our mobile branches you can deposit funds; withdraw cash; businesses can deposit and withdraw cash and coin; pay bills; make balance enquiries.
- We understand our Scottish communities and are providing the right solutions for each one – Island communities are served by our flying banker; we’re keeping branches in rural and remote communities where other options aren’t sufficient (Scarinish, Lochboisdale, Sanday and Stronsay); and we’re relocating three branches in Inverness, Stirling and Hamilton by end H1 2018.
- We now have a dedicated Royal Bank TechXpert in every branch across Scotland, who support our customers with their digital journey, providing digital education and reassurance that we provide a safe and secure digital service that all our customers can use confidently.
- We are the only bank to have Community Bankers – they remain in the community when a branch closes and will get to know our customers – just like the old-fashioned Bank Manager. They will help customers with their individual financial goals and support communities to be safe and secure when managing their money.
- By the end of March 2018 we’ll have 21 Community Bankers in post across Scotland serving 63 communities.
- Our Business Growth Enablers support local business customers by providing specialist advice and events and training to support their business needs. They put businesses in touch with local experts, across the bank and through their networks in their town or city to help businesses where and when they need it most.
- Our new Video Banking service allows customers to connect to us wherever they are. Video Bankers can assist in many different ways, in a location most convenient to each customer. Services include full Financial Health Checks, opening accounts and discussing their short-term borrowing needs. This service can be accessed on a mobile or tablet, via a video connection.

Self-service

- We have invested significantly in automated devices for our non-personal customers over the last four years.
- Customers can self serve through our ATMs, Business Quick Deposit Units & Cash and Deposit Machines across Scotland - 73% of our remaining branch network will have coin-in facilities and 77% will have Business Quick Deposit machines.

Courier service / at your location

- We have cash courier services with our Bank to You and Direct Cash products.

Mike Crow | Head of UK Regional Public Affairs| RBS
[REDACTED]

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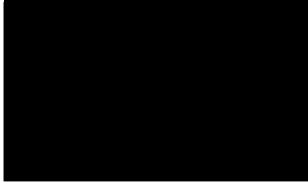
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PCCD

Royal Bank of Scotland Airdrie
5 Graham Street
Airdrie
Lanarkshire
ML6 6AB

7/000011 99900



December 2017

We're closing Royal Bank of Scotland Airdrie branch on 24 May 2018

Dear Customer,

Over the last few years we've made a range of improvements to the ways you can bank with us, making it more convenient to do your banking where and when you want. You can now manage your account on the telephone, online, via your mobile or talking to us through webchat and video. We also provide Community Bankers and Mobile branches for your ease and convenience. This has meant that our customers do less of their banking in a branch, which means that we're having to make some difficult decisions about our branch network. Unfortunately, we'll be closing Royal Bank of Scotland Airdrie branch on 24 May 2018. You can continue to do your banking face-to-face at any Royal Bank of Scotland branch as well as with our Community Bankers or our Mobile branches. We're here to help you in any way we can.

Your Premier Banking Manager will still be here to support you. Premier 24 on 03332 023 332 (Minicom 0800 900 5960) is available 24/7. Also, you can chat directly to one of our web chat advisors.

There are lots of ways to bank with us

Over the next few months we'll make every effort to make sure you're familiar with all your options:

- Banking from the comfort of your own home or on the move, with our telephone, digital and mobile banking services. They let you check your balance, pay bills, make transfers and lots more. They're also safe, simple and will save you time.
- New to our other ways to bank? We'll show you how they work in any Royal Bank of Scotland branch. Please contact your Premier Banking Manager, visit rbs.co.uk/waystobank or call us on 03457 24 24 24 (Minicom 0800 404 6160).
- You can continue to use our full range of services in any Royal Bank of Scotland branch. If you'd like to discuss your financial goals with your Premier Banking Manager please let them know and they would be happy to meet you in one of our branches or at your home, whichever is convenient for you.
- Our cash machines will remain in your local area, for you to get cash 24/7, check your balance, transfer money and use other payment options free of charge.



See overleaf

831511

For Digital Banking you need to be aged 11 or over and have a Royal Bank of Scotland account. Please note that system updates may mean that Digital 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 Digital Banking, have a Royal Bank of Scotland personal account with a debit card and have a mainland UK mobile number starting 07. To make payments using Mobile Banking simply set up and make your first payment to each new payee in Digital Banking beforehand. Telephone Banking is available to Royal Bank of Scotland personal customers aged 16 or over with a current or savings account. The cost of calls to mobile numbers may vary. Calls may be recorded. The Royal Bank of Scotland plc. Registered in Scotland No. 90312. Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

RBS BC Premier 90811340

- You can use your debit card to take out cash and check your balance at the Post Office, where you can also use your pay-in book to make deposits.
- All your banking arrangements will remain the same, including your account number, sort code and any standing orders and Direct Debits. For administration purposes, your future pay-in books, cheque books and bank statements will quote Royal Bank of Scotland Coatbridge, 80 Main Street, Coatbridge, Lanarkshire, ML5 3DZ, however this does not affect how you do your banking with us.

If you use our Safe Custody service, your items will be moved to Royal Bank of Scotland Coatbridge branch.

I'm here to answer any questions

Over the coming months I'm committed to making sure you get the support you need to continue banking with us in a way that suits you.

If you'd like to talk about the branch closing or about the services that are available in the area please come into the branch, speak to your regular point of contact, call me on 07900 053 326 (Minicom 0800 404 6160) or email me at lindsey.steen@rbs.co.uk

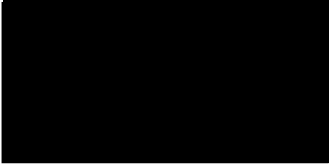
Yours sincerely,



Lindsey Borland
Area Premier Manager

999999999/BC17002/BC17002RMA007

PCCD

Royal Bank of Scotland Airdrie
5 Graham Street
Airdrie
Lanarkshire
ML6 6AB

7/000012 99900



December 2017

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There are lots of ways to bank with us

Over the next few months we'll make every effort to make sure you're familiar with all your options:

- Banking from the comfort of your own home or on the move, with our telephone, digital and mobile banking services. They let you check your balance, pay bills, make transfers and lots more. They're also safe, simple and will save you time.
- New to our other ways to bank? We'll show you how they work in any Royal Bank of Scotland branch. You can also visit rbs.co.uk/waystobank or call us on 03457 24 24 24 (Minicom 0800 404 6160).
- You can also continue to use our full range of services, including taking advantage of a free financial health check, in any Royal Bank of Scotland branch. If you'd like to discuss borrowing or saving, but it's difficult for you to get to one of our branches, please let me know. We can come to you, or help you get to us.
- Our cash machines will remain in your local area, for you to get cash 24/7, check your balance, transfer money and use other payment options free of charge.
- You can use your debit card to take out cash and check your balance at the Post Office, where you can also use your pay-in book to make deposits.



See overleaf

831511

For Digital Banking you need to be aged 11 or over and have a Royal Bank of Scotland account. Please note that system updates may mean that Digital 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 Digital Banking, have a Royal Bank of Scotland personal account with a debit card and have a mainland UK mobile number starting 07. To make payments using Mobile Banking simply set up and make your first payment to each new payee in Digital Banking beforehand. Telephone Banking is available to Royal Bank of Scotland personal customers aged 16 or over with a current or savings account. The cost of calls to mobile numbers may vary. Calls may be recorded. The Royal Bank of Scotland plc. Registered in Scotland No. 90312. Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

RBS Core 90811337

- All your banking arrangements will remain the same, including your account number, sort code and any standing orders and Direct Debits. For administration purposes, your future pay-in books, cheque books and bank statements will quote Royal Bank of Scotland Coatbridge, 80 Main Street, Coatbridge, Lanarkshire, ML5 3DZ, however this does not affect how you do your banking with us.

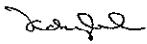
If you hold any Safe Custody items in Airdrie branch, please make arrangements to collect these items before 03 May 2018 as we are unable to continue to offer you this service.

I'm here to answer any questions

Over the coming months I'm committed to making sure you get the support you need to continue banking with us in a way that suits you.

If you'd like to talk about the branch closing or about the services that are available in the area please come into the branch, call me on **07789 875 494 (Minicom 0800 404 6160)** or email me at **vicky.loch@rbs.co.uk**

Yours sincerely,



Vicky Loch
Local CEO

9999999999/BC17002/BC17002RMA009

PCCD



Royal Bank of Scotland Airdrie
5 Graham Street
Airdrie
Lanarkshire
ML6 6AB

7/000014 99900



December 2017

We're closing Royal Bank of Scotland Airdrie branch on 24 May 2018

Dear Customer,

Over the last few years, we've made a range of improvements to the ways customers can bank with us from helping you manage your account via Digital Banking, launching our "Bank To You" courier service, providing access to the Post Office network and increasing our fleet of Mobile branches. With customers carrying out less of their banking in branch, we're having to make some difficult decisions about our branch network. We're writing to let you know that we'll be closing **Royal Bank of Scotland Airdrie** branch on **24 May 2018**. We know that you may have a few questions about what this means for you and the way you bank with us. We're here to help you in any way we can.

Important points for you to know

- All your banking arrangements will remain the same, including your account number, sort code and any standing orders and Direct Debits. For administration purposes, your future pay-in books, cheque books and bank statements will quote Royal Bank of Scotland Coatbridge, 80 Main Street, Coatbridge, Lanarkshire, ML5 3DZ, however this does not affect how you do your banking with us.
- We have invested in Royal Bank of Scotland Coatbridge branch to improve the service and reduce the waiting time for our Business and Commercial customers by installing a full suite of automation. This includes a Business Quick Deposit machine for customers who are registered for this service and a Bulk Coin machine to deposit change.
- If you have an Open Credit encashment facility at this branch, this will be moved to Royal Bank of Scotland Coatbridge. If you prefer to move this to an alternative branch, please discuss this with your regular point of contact.
- If you have a Night Safe arrangement at this branch, this will be moved to Royal Bank of Scotland Coatbridge. If you prefer to move this to an alternative branch, please discuss this with your regular point of contact.
- If you use our Safe Custody service, your items will be moved to Royal Bank of Scotland Coatbridge branch.
- Your regular point of contact at the bank won't change.



See overleaf

831511

For Digital Banking you need to be aged 18 or over and have a Royal Bank of Scotland account. Please note that system updates may mean that Digital Banking is unavailable for short periods of time in the early hours of the morning. For Bankline you need a Royal Bank of Scotland corporate current account. We charge a monthly fee (dependent on usage), plus individual fees for making payments. The cost of calls to mobile numbers may vary. Calls may be recorded.

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RBS NP Business 90811338

Here are some other ways to bank with us:

Payment transfers, paying a bill, or checking my balance

- You can use our digital banking service to help you manage your account without having to visit a branch.

Deposit or exchanging cash

- Royal Bank of Scotland customers can deposit cash at the Post Office using a pre-printed pay-in slip. Registered customers can also request cash exchange.
- We have courier services for customers that frequently deposit large volumes of cash and require cash exchange, allowing you to carry out your banking without leaving your premises.

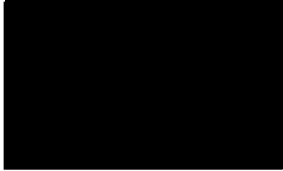
If you would like to talk about this, or are interested in any of the alternative ways to bank, please speak to your regular point of contact or call **0345 600 2230 (Minicom 0800 404 6160)**

Yours sincerely,

Your Business Banking team

9999999999/BC17002/BC17002RMA010

PCCD



Royal Bank of Scotland Airdrie
5 Graham Street
Airdrie
Lanarkshire
ML6 6AB

7/000015 99900



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RBS NP Commercial 90811339

Here are some other ways to bank with us:

Payment transfers, paying a bill, or checking my balance

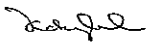
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Yours sincerely,



Vicky Loch
Local CEO