

Craigmillar Branch Closure Review



Our Craigmillar branch is closing in November

We've put together this guide to share with you how we've made the decision and let you know about other ways to bank with us.

We've noticed the way our customers like to do their everyday banking is changing. And we've used this information to help us decide what changes to make.

To make sure we're offering our customers the right services in the right places, we're investing £250 million into our branches and digital services. We'll be improving some branches to offer better digital technology and opening some new ones, but this does mean closing some too.

Following a careful and full review, we'll be closing our Craigmillar branch in November. There are a number of other branches you can visit, and the closest one is Cameron Toll. This guide will tell you more about the review and our Partners are always on hand if you'd like to speak to them in person.

About the branch

Opening times

Monday	9.30 – 16.00
Tuesday	9.30 – 16.00
Wednesday	9.30 – 16.00
Thursday	9.30 – 17.00
Friday	9.30 – 17.00
Saturday	Closed
Sunday	Closed

Address

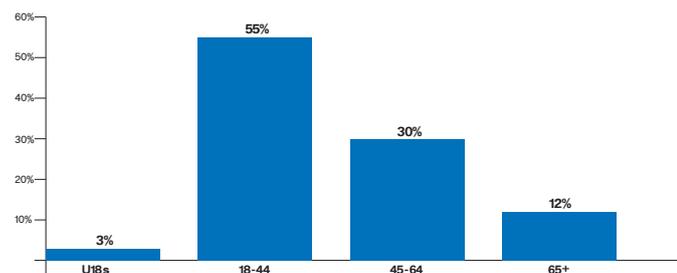
28 Niddrie Mains Road
Edinburgh
EH16 4BG

What's available

 0 ATMs inside the branch	 1 ATMs outside the branch	 0 Deposit Machines
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About our customers

Age of our branch customers



How are they using the branch now compared to last year?

 n/a no change in the number of customers using the counters	 5% decrease in ATM withdrawals	 38% increase in online and mobile banking
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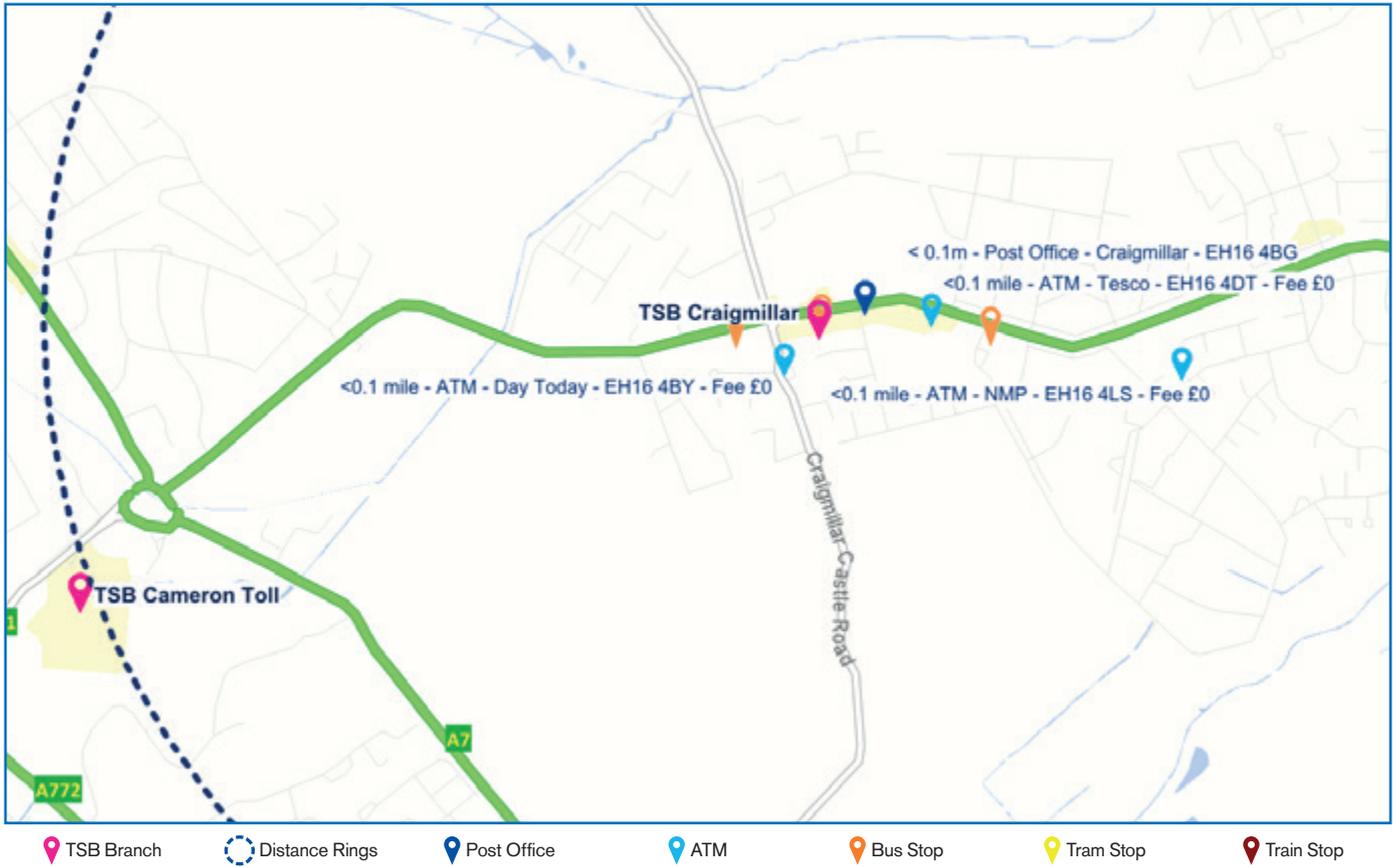
How else do they bank with TSB?

 96% use another TSB branch or online, mobile or telephone banking	 93% use another TSB branch as well as Craigmillar branch	 4% only use Craigmillar branch	 51% also use the Post Office®
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What about Business Banking customers?

 3% of branch customers have business accounts	 90% use at least one other TSB branch
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Your closest branch from Craigmillar will be Cameron Toll



Cameron Toll

16b Cameron Toll
Centre
Lady Road
Edinburgh
EH16 5PB

Opening times

Monday	9.00 – 18.00
Tuesday	9.00 – 18.00
Wednesday	9.00 – 18.00
Thursday	9.00 – 18.00
Friday	9.00 – 18.00
Saturday	9.00 – 17.00
Sunday	Closed

How can I get there?

- It's 1 mile from our Craigmillar branch
- That's 7 minutes by bus

Other ways to bank with us

Personal banking customers



tsb.co.uk



our Mobile
Banking App



0345 975 8758



tsb.co.uk/business



0345 835 3858

If you're not already registered for online banking, go to tsb.co.uk to find out more.

Your closest Post Office®

If you're a personal banking customer, you can also use any Post Office® branch to:

- withdraw money
- check your balance
- pay in cash and cheques to your account

Address

72 Niddrie Mains Road
Edinburgh
Lothian
EH16 4BG

Opening times

Monday	08.30 – 17.30
Tuesday	08.30 – 17.30
Wednesday	08.30 – 17.30
Thursday	08.30 – 17.30
Friday	08.30 – 17.30
Saturday	08.30 – 13.00
Sunday	Closed

That's 0.1 miles from our Craigmillar branch

All distances quoted are approximate, based on the postcodes shown. Post Office® is a registered trademark of Royal Mail. For more information about our decision to close this branch, please visit tsb.co.uk/investors/our-branch-programme

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We talked to the local community about closing our Craigmillar branch

We've worked in partnership with representatives of the local community on this change. And we asked them about the impact the closure of Craigmillar branch would have on the local community.

Who we spoke to:

- The local Member of Parliament, Tommy Sheppard MP
- The local Member of Scottish Parliament, Ash Denham MSP
- Regional MSPs for the Lothian region – Jeremy Balfour MSP, Miles Briggs MSP, Kezia Dugdale MSP, Neil Findlay MSP, Alison Johnstone MSP, Gordon Lindhurst MSP and Andy Wightman MSP.
- Representatives of Portobello/Craigmillar Council Ward
- Local Citizens Advice Bureau
- Local Federation of Small Businesses
- Edinburgh Chamber of Commerce

What we heard:

- TSB was asked what the bank was doing to ensure that vulnerable customers could continue to access TSB banking services.
- TSB was questioned about access to banking services in the area and the distance to TSB's closest branch and the nearest ATM.

What we've done to help customers with the changes:

- Written to all our customers to let them know about the closure and the different ways they can bank with us. This information is available in our Craigmillar branch as well as online.
- Partners in our Craigmillar branch have been chatting to customers – answering questions, discussing concerns, giving advice on alternative travel arrangements, how they can get to other branches, and helping them register for online, mobile and telephone banking. They are taking extra care to help elderly and vulnerable customers with the transition.
- We have also ensured that the Cameron Toll branch is open longer hours than Craigmillar, to allow customers more time to visit the branch.
- TSB also has an arrangement with the Post Office. Personal customers are able to use the local Craigmillar branch on Niddrie Mains Road or Hay Drive to check their balance, make cash withdrawals and make cash and cheque deposits.