

# Culter

## Reduced Opening Hours Review.



We have talked with the local community about the reduced opening hours in our Culter branch on 29 July 2019.

### Who we spoke to

- The local Member of Parliament, Ross Thomson MP
- The constituency Member of the Scottish Parliament, Maureen Watts MSP
- The offices of the regional Members of the Scottish Parliament
- Local ward Councillors
- Local Chamber of Commerce
- Local Federation of Small Businesses
- Local Citizens Advice Bureau
- Lending Standards Board - the governing body responsible for overseeing the Access to Banking Standards

### What was said

- TSB was asked about the impact of these changes on those customers who require additional support and assistance
- TSB was asked about the impact on local small businesses
- TSB was asked about the impact on the staff that work at the branch
- TSB was asked if the reduction in opening hours could lead the bank to make more cold-calls to potential customers
- TSB was asked why use of the branch had declined at a time when there had been a significant investment in the local area
- TSB was asked if there was a timeline to review the performance of the branch in the future and how use of the branch was being promoted

### What we've done

- We've written to our customers to let them know about the change in opening hours, why we have come to this decision and the different ways they can bank with us. This information is available in branch as well as online
- Partners in branch have been speaking with customers, particularly personal and small business customers who use the branch regularly and those customers who require additional support with the changes to branch opening hours – answering questions, discussing concerns, giving advice on alternative travel arrangements and how they can get to other branches and alternative ATMs. TSB is also offering customers 'Get Me Started' appointments, which help customers register for and use online, mobile and telephone banking
- We have confirmed that there will be no job losses as a result of this change
- We confirmed that TSB does not use telephone sales as a substitute for promoting particular products in branch
- We explained that the investment in the local area has coincided with the launch of a new flagship branch on St Nicholas Street
- We outlined how TSB is working with Enterprise Nation in select branches in Scotland and how we were organising a series of fraud workshops across the UK

Details correct to the best of our knowledge at time of print June 2019, but please check for your convenience. For more information about our decision to reduce the opening hours at this branch, please visit [tsb.co.uk/our-branches](https://tsb.co.uk/our-branches)

If you'd like this in another format such as large print, Braille or audio please ask in branch.

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on **0345 835 3843** (lines open from 7am to 11pm, 7 days a week).

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