



Branch opening hours in Highlands & Islands.

From July 2019, some of our branches in Highlands & Islands are reducing their hours.

We know the way our customers do their everyday banking is changing. To make sure we meet the future needs of our customers and local communities, we're looking at how we can make changes to invest in our branch and digital services. This includes adjusting the hours of our quieter branches, as well as re-fitting some branches and opening new ones.

If your branch has an external cash machine, we will continue to offer this service 24/7, even on the days the branch is not open. You can also use the same counter services in any of our other branches.


How we made this decision

Our decision to change our opening hours was made following a detailed analysis of:

- how our customers are using the branch, including how this has changed
- other ways our customers bank with us
- assessment using local knowledge of alternatives available to customers, including proximity of our nearest branch
- impact on our customers including those who may need additional support

New opening times in Highlands & Islands.


This table shows where your next nearest branch is, in case the one you'd normally use isn't open at a particular time you need it.

Branch name	New opening hours	Recommended alternative branch	Opening hours of recommended alternative branch	Distance to recommended alternative branch
Thurso 12/14 Trail Street, KW14 8EJ	Mon 9.00am – 5.00pm	Wick 74 High Street, KW1 4NE This branch does not have level access  Please speak to a Partner to discuss other options	Mon Closed	21.4 miles
	Tues 9.00am – 5.00pm		Tues 9.30am – 4.30pm	
	Wed Closed		Wed 9.30am – 4.30pm	
	Thur 9.00am – 5.00pm		Thur Closed	
	Fri 9.00am – 5.00pm		Fri 9.30am – 4.30pm	
	Sat Closed		Sat Closed	
	Sun Closed		Sun Closed	
			Lunch closure 12.30pm – 1.30pm	

Our rationale for making changes to Thurso branch

2%
decrease in customers using the counter

76%
of customers use another TSB branch or online, mobile or telephone banking

Branch name	New opening hours	Recommended alternative branch	Opening hours of recommended alternative branch	Distance to recommended alternative branch
Dingwall 8 Tulloch Street, IV15 9JZ	Mon 9.00am – 5.00pm	Inverness 2/4 Inglis Street, IV1 1HN  This branch has level access	Mon 9.00am – 5.00pm	14 miles
	Tues Closed		Tues 9.00am – 5.00pm	
	Wed 9.00am – 5.00pm		Wed 9.00am – 5.00pm	
	Thur Closed		Thur 9.00am – 5.00pm	
	Fri 9.00am – 5.00pm		Fri 9.00am – 5.00pm	
	Sat Closed		Sat 9.00am – 2.00pm	
	Sun Closed		Sun Closed	

Our rationale for making changes to Dingwall branch

5%

decrease in customers using the counter

79%

of customers use another TSB branch or online, mobile or telephone banking

Forres 156 High Street, IV36 1NP	Mon 9.30am – 4.30pm	Nairn 27 High Street, IV12 4BH  This branch does not have level access Please speak to a Partner to discuss other options	Mon Closed	10.5 miles
	Tues Closed		Tues 9.30am – 4.30pm	
	Wed 9.30am – 4.30pm		Wed Closed	
	Thur Closed		Thur Closed	
	Fri 9.30am – 4.30pm		Fri 9.30am – 4.30pm	
	Sat Closed		Sat Closed	
	Sun Closed		Sun Closed	
	Lunch closure 12.30pm – 1.30pm		Lunch closure 12.30pm – 1.30pm	


Our rationale for making changes to Forres branch

5%

decrease in customers using the counter

78%

of customers use another TSB branch or online, mobile or telephone banking

Granttown-on-Spey 51 High Street, PH26 3EG	Mon Closed	Forres 156 High Street, IV36 1NP  This branch has level access	Mon 9.30am – 4.30pm	22.1 miles
	Tues Closed		Tues Closed	
	Wed Closed		Wed 9.30am – 4.30pm	
	Thur 9.30am – 4.30pm		Thur Closed	
	Fri Closed		Fri 9.30am – 4.30pm	
	Sat Closed		Sat Closed	
	Sun Closed		Sun Closed	
	Lunch closure 12.30pm – 1.30pm			


Our rationale for making changes to Granttown-on-Spey branch

0%

no change in customers using the counter

75%

of customers use another TSB branch or online, mobile or telephone banking

Branch name	New opening hours	Recommended alternative branch	Opening hours of recommended alternative branch	Distance to recommended alternative branch
Huntly 7 The Square, AB54 8AE	Mon 9.30am – 4.30pm	Insch 11 High Street, AB52 6JE This branch does not have level access  Please speak to a Partner to discuss other options	Mon Closed	13.7 miles
	Tues Closed		Tues Closed	
	Wed 9.30am – 4.30pm		Wed Closed	
	Thur Closed		Thur 9.30am – 4.30pm	
	Fri 9.30am – 4.30pm		Fri Closed	
	Sat Closed		Sat Closed	
	Sun Closed		Sun Closed	
	Lunch closure 12.30pm – 1.30pm		Lunch closure 12.30pm – 1.30pm	


Our rationale for making changes to Huntly branch

8%

decrease in customers using the counter

76%

of customers use another TSB branch or online, mobile or telephone banking

Insch 11 High Street, AB52 6JE	Mon Closed	Inverurie 32 West High Street, AB51 3QR  This branch has level access	Mon 9.00am – 5.00pm	11.2 miles
	Tues Closed		Tues 9.00am – 5.00pm	
	Wed Closed		Wed 9.00am – 5.00pm	
	Thur 9.30am – 4.30pm		Thur 9.00am – 5.00pm	
	Fri Closed		Fri 9.00am – 5.00pm	
	Sat Closed		Sat 9.00am – 2.00pm	
	Sun Closed		Sun Closed	
	Lunch closure 12.30pm – 1.30pm			

Our rationale for making changes to Insch branch

4%

decrease in customers using the counter

79%

of customers use another TSB branch or online, mobile or telephone banking

Nairn 27 High Street, IV12 4BH	Mon Closed	Forres 156 High Street, IV36 1NP  This branch has level access	Mon 9.30am – 4.30pm	10.5 miles
	Tues 9.30am – 4.30pm		Tues Closed	
	Wed Closed		Wed 9.30am – 4.30pm	
	Thur Closed		Thur Closed	
	Fri 9.30am – 4.30pm		Fri 9.30am – 4.30pm	
	Sat Closed		Sat Closed	
	Sun Closed		Sun Closed	
	Lunch closure 12.30pm – 1.30pm			


Our rationale for making changes to Nairn branch

2%

decrease in customers using the counter

79%

of customers use another TSB branch or online, mobile or telephone banking

Branch name	New opening hours	Recommended alternative branch	Opening hours of recommended alternative branch	Distance to recommended alternative branch		
Tain 29 High Street, IV19 1AE	Mon	Closed	Dingwall 8 Tulloch Street, IV15 9JZ	Mon	9.00am – 5.00pm	23.3 miles
	Tues	9.30am – 4.30pm		Tues	Closed	
	Wed	Closed		Wed	9.00am – 5.00pm	
	Thur	9.30am – 4.30pm		Thur	Closed	
	Fri	Closed		Fri	9.00am – 5.00pm	
	Sat	Closed		Sat	Closed	
	Sun	Closed		Sun	Closed	
	Lunch closure	12.30pm – 1.30pm				
		 This branch has level access				


Our rationale for making changes to Tain branch

2%

increase in customers using the counter

76%

of customers use another TSB branch or online, mobile or telephone banking

Turriff 12 Main Street, AB53 4AD	Mon	Closed	Banff 12 Castle Street, AB45 1DL	Mon	9.30am – 4.30pm	11.4 miles
	Tues	9.30am – 4.30pm		Tues	9.30am – 4.30pm	
	Wed	Closed		Wed	9.30am – 4.30pm	
	Thur	Closed		Thur	9.30am – 4.30pm	
	Fri	9.30am – 4.30pm		Fri	9.30am – 4.30pm	
	Sat	Closed		Sat	Closed	
	Sun	Closed		Sun	Closed	
	Lunch closure	12.30pm – 1.30pm			Lunch closure	
		 This branch has level access				

Our rationale for making changes to Turriff branch

9%

decrease in customers using the counter

80%

of customers use another TSB branch or online, mobile or telephone banking

Wick 74 High Street, KW1 4NE	Mon	Closed	Thurso 12/14 Traill Street, KW14 8EJ	Mon	9.00am – 5.00pm	21.4 miles
	Tues	9.30am – 4.30pm		Tues	9.00am – 5.00pm	
	Wed	9.30am – 4.30pm		Wed	Closed	
	Thur	Closed		Thur	9.00am – 5.00pm	
	Fri	9.30am – 4.30pm		Fri	9.00am – 5.00pm	
	Sat	Closed		Sat	Closed	
	Sun	Closed		Sun	Closed	
	Lunch closure	12.30pm – 1.30pm				
		 This branch has level access				

Our rationale for making changes to Wick branch

3%

decrease in customers using the counter

73%

of customers use another TSB branch or online, mobile or telephone banking

Other ways to bank with us

Personal Banking customers

Click

tsb.co.uk

Tap

Mobile
Banking App

Call

0345 975 8758

Business Banking customers

Click

tsb.co.uk/business

Call

0345 835 3858

If you're not already registered with us for internet banking, you can find out more at tsb.co.uk. Or if you would like more guidance, our Partners are holding 'Get me started' appointments in branch. They will be able to help you register for and use internet, mobile and telephone banking. Just give us a call or come into branch to speak to one of our Partners.

You can also use the Post Office®

If you're a personal banking customer, you can use most Post Offices® to:

- withdraw money
- check your balance

Both personal and business banking customers can also:

- pay in cash and cheques to your account

Visit postoffice.co.uk/branch-finder for more information. Post Office® is a registered trademark of Royal Mail. Post Office® details correct at time of print.

For further support before or after your branch opening hours change

Pop in and speak to a Partner in any of our branches or call us on **03459 758 758**

To find other branches nearby please visit tsb.co.uk/branch-locator

Terms used in this document

Terms	Definition
Everyday banking	Customers making use of in branch counter services such as cash and cheque deposits, as well as cash withdrawals.
Digital services	This includes internet banking through our website, as well as mobile banking through our mobile app.
Partners	TSB employees who work in partnership with our customers.
Customers using the counter	Customers using the counter to deposit or withdraw cash and cheques.
Distance to recommended alternative branch	Calculated as driving distance from affected branch to recommended branch.

For more information about our decision to reduce branch hours, please visit tsb.co.uk/our-branches

Details correct as at April 2019.

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

If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **+44 203 284 1575**. 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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