

Kelso

Reduced Opening Hours Review.



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

Who we spoke to

- The local Member of Parliament, John Lamont MP
- The constituency Member of the Scottish Parliament, Rachael Hamilton 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 long term future of the branch and the rationale behind the change in opening hours
- TSB was asked about how it was seeking to maintain customers access to face to face banking services and facilities like ATMs into the future

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
- We have confirmed that there are no current plans for further changes to our branch network, but that for the branch to be viable in the long-term, we will need to see customers choosing to bank there
- We have outlined how TSB is determined to make significant efforts to keep branches with low footfall open by reducing opening hours as part of a concerted effort to reduce costs so that we can protect our physical presence

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

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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