

# Kelso Branch Review



Our branch at Kelso is closing on 21 January 2021.

## What you need to know

We've looked carefully at our Kelso branch at 21/22 The Square, Kelso, TD5 7HH and how it is used, and we've taken the decision to close it. The way customers bank with us is rapidly evolving with the vast majority of everyday transactions now being done digitally. Over 2.1 million of our customers now choose to bank online, and over 1.3 million use our Mobile Banking App. Even prior to COVID-19 customers were choosing other ways to bank with us, with 50% using services at our cash machines, and 20% using a Post Office®. Over 190,000 customers have been supported through our new online chat service, helping them with queries and other services.

67% of all our customers are now using mobile, online or telephone banking, and at this branch 74% of our personal and 78% of our business customers, now choose to use another branch or channel instead. We need to make sure our branches meet the current and future needs of our customers, and TSB remains committed to face to face services in branch through a network that covers the whole country. In the Scottish Borders we will still have 1 branch serving 21,090 customers. This Branch Review explains how we can support you through the changes and the alternative services you can use.

## What does this change mean for you

There are a number of other branches you can visit, including Galashiels below, which is 16.8 miles away from the closing branch. To find the branch most convenient for you, please go to [tsb.co.uk/branch-locator](https://tsb.co.uk/branch-locator)

## About Galashiels branch

### Opening times\*

Monday	9.00am – 5.00pm
Tuesday	9.00am – 5.00pm
Wednesday	10.00am – 5.00pm
Thursday	9.00am – 5.00pm
Friday	9.00am – 5.00pm
Saturday	Closed
Sunday	Closed

### Address

103 Channel Street,  
Galashiels, TD1 1BL

### Telephone number

01896 554 999\*

0

Cash machines  
inside  
the branch

1

Cash machines  
outside  
the branch

0

Deposit  
Machines



This branch has  
counter service\*



This branch has  
level access

## How to get to the closest branch



No



31 minutes



Yes



No

Travel information correct at time of print but can vary, please check for your convenience.

You can also use our branch at Haddington at 38 Court Street, Haddington, East Lothian, EH41 3NP.

Broadband coverage is available in the surrounding area of the closing branch so you can bank online



Before visiting a branch, please check the opening hours at [tsb.co.uk/branch-locator](https://tsb.co.uk/branch-locator) as some branches may have temporary opening hours due to COVID-19.

## Your closest Post Office®

As a personal banking customer, you can use most Post Office® branches to:

- withdraw up to £200 if you have an ATM card
- withdraw up to £500 with a debit card\*
- check your balance

Both personal and business banking customers can also:

- pay in cash and cheques to your account

\*Individual debit card cash machine withdrawal limits will apply.

### Address

13 Woodmarket, Kelso,  
Roxburghshire, TD5 7AT

This Post Office® is  
under 0.1 miles from our  
Kelso branch.

### Address

Edenvale, Stichill  
Road, Ednam, Kelso,  
Roxburghshire, TD5 7QQ

This Post Office® is 2.7 miles  
from our Kelso branch.

Post Office® information correct at time of print, please check for your convenience. To find other branches and check opening times and facilities, visit [postoffice.co.uk/branch-finder](https://postoffice.co.uk/branch-finder)

## We're here to help

We're here to support customers through the changes, especially those who would benefit from extra help with their banking. We'd encourage you to make sure you're set up to bank with us using one of the options below, so you can access your banking from home or elsewhere 24/7:

- Mobile Banking App – download from your phone at [tsb.co.uk/mobile](https://tsb.co.uk/mobile)
- Internet Banking – visit [tsb.co.uk/online](https://tsb.co.uk/online) to create your account
- Telephone Banking – visit [tsb.co.uk/telephone](https://tsb.co.uk/telephone) to bank over the phone using our automated service

We're now able to support you with many services without the need to visit a branch. If you would like help with any of these services, please get in touch. You can talk to us online at [tsb.co.uk/contact-us](https://tsb.co.uk/contact-us) or call us on **01573 369 998\***. Or if you'd prefer, we can book a face to face appointment to talk through all the ways we can support you, including:

- banking with a trusted friend or family member
- support with bereavement or caring for a relative
- fraud prevention
- how to register for mobile, online and telephone banking
- business banking
- the local Post Office® services available

If we cannot offer you an alternative that meets your needs, we will help you switch to an alternative provider.

## Closest cash machines

Here are the closest free cash machines to our Kelso branch.

- Under 0.1 miles, RBS, 6 The Square, Kelso, Borders, TD5 7HG
- Under 0.1 miles, The Co-operative, 26 Roxburgh Street, Kelso, Roxburghshire, TD5 7DH
- Under 0.1 miles, Bank of Scotland, 8-9 The Square, Kelso, Scottish Borders, TD5 7HQ
- 0.6 miles, The Co-operative, Highcroft, Kelso, Roxburghshire, TD5 7NB
- 0.7 miles, Sainsburys, Pinnaclehill Industrial Estate, Kelso, Roxburghshire, TD5 8DW
- 7.9 miles, The Co-operative, 34 High Street, Coldstream, Berwickshire, TD12 4AS

## Access to Banking Standard

Before we reach a decision to close a branch, as part of our commitment to the Access to Banking Standard, we carry out a full local analysis to understand the impact the closure may have on the community, which includes:

- how customers use the branch now
- the current in-branch services available
- local banking alternatives such as Post Office® branches
- other ways our customers choose to bank with us
- how customers use of the branch has changed over time
- the impact on customers who may need additional support
- whether we own or lease the branch building
- the public transport services available in the area

We will also be talking with key members of the local community about the closure and we will publish details in our Community Engagement summary six weeks before the closure. To read it visit [tsb.co.uk/our-branches](https://tsb.co.uk/our-branches)

## About our customers

### How do personal and business customers bank with us?

**18%**

also use the Post Office®

**1%**

increase in cash machine withdrawals

**2%**

decrease in online, telephone and mobile banking

**12%**

increase in customers using the Post Office®

### How do personal customers bank with us?

**2%**

increase in customers using another branch or channel

**58%**

use online, mobile or telephone banking

**74%**

use another branch or channel

### How do business customers bank with us?

**1%**

decrease in customers using another branch or channel

**67%**

use online, mobile or telephone banking

**78%**

use another branch or channel

## Terms used in this document

Term used	Definition
Access to Banking Standard	This is the standard we follow for branch closures that the Lending Standards Board oversee
Branch Review	The document we use to explain the local information we've gathered about the closure
Community Engagement summary	The document that summarises the key local stakeholders we've spoken with about the closure
Accessibility	How we reference the availability of Braille, hearing loops, large print, level access and other services that we use to aid customers who need additional support
Additional support	Customers who need additional support with the closure such as those who find travel difficult or need help to register for online banking or other local services
Branch County or District	Name of the County or District the branch is within
Number of branches in County or District	Total number of branches that will be open in the respective county on 1 July 2021
Number of customers in the County or District	Total number of personal customers whose home postcode falls within the respective county as at February 2020
TSB chat service usage	Total number of customer chat service conversations between March 2020 when the service was launched and June 2020
Use mobile banking	Total number of personal and business customers who used the Mobile Banking App between March 2019 and February 2020
Use internet banking	Total number of personal and business customers who used Internet Banking between March 2019 and February 2020
Use mobile, internet or telephone banking	Total percentage of personal and business customers who used internet, mobile or telephone banking between March 2019 and February 2020
Use a TSB cash machine	Total percentage of personal and business customers who used a TSB cash machine between March 2019 and February 2020
Use a Post Office®	Total percentage of personal and business customers who used the Post Office® between March 2019 and February 2020
Personal customers using another TSB branch or channel	Total percentage of personal customers at the closing branch who have used more than 1 TSB branch or used mobile, internet or telephone banking between March 2019 and February 2020
Business customers using another TSB branch or channel	Total percentage of business customers at the closing branch who have used more than 1 TSB branch or used mobile, internet or telephone banking between March 2019 and February 2020
Counter service	We will show if the closest branch to the closing branch has in branch counter service
Level access	We will show if the closest branch to the closing branch has level access
Broadband availability	We will show if there is broadband coverage available in the location of the closing branch postcode so customers can choose to bank online
Mileage to closest branch	Shortest drive distance from closing branch postcode to closest branch postcode. Information taken from Google Maps and correct at time of print
Closest branch walk time	Up to 45 minutes walk time from closing branch postcode to closest branch postcode
Closest branch drive time	Shortest drive time from closing branch postcode to closest branch postcode. Information taken from Google Maps and correct at time of print
Closest branch accessible by Train	Train journey available, up to 1 hour with less than 15 minutes walking. Information taken from Google Maps and correct at time of print
Closest branch accessible by Bus	Bus journey available, up to 1 hour with less than 15 minutes walking. Information taken from Google Maps and correct at time of print
Percentage change in branch personal and business customers using online, mobile or telephone banking	Change in the proportion of personal and business customers at the closing branch who have used internet, mobile or telephone banking between September 2018 and February 2019 compared to September 2019 and February 2020
Percentage change in branch personal customers using another branch or channel	Change in the proportion of personal customers at the closing branch who have used more than 1 TSB branch or used internet, mobile or telephone banking between September 2018 and February 2019 compared to September 2019 and February 2020
Percentage change in branch business customers using another branch or channel	Change in the proportion of business customers at the closing branch who have used more than 1 TSB branch or used internet, mobile or telephone banking between September 2018 and February 2019 compared to September 2019 and February 2020
Percentage change in branch customers using the Post Office®	Change in the proportion of personal and business customers at the closing branch who have used the Post Office® between September 2018 and February 2019 compared to September 2019 and February 2020
Percentage change in cash machine withdrawals	Change in the proportion of personal and business customers who have used a TSB cash machine between September 2018 and February 2019 compared to September 2019 and February 2020

\*Telephone number available during usual branch opening hours. Counter service hours may be different from the branch opening hours. Details correct at time of print. This branch may close at lunchtime, for more information go to [tsb.co.uk/branch-locator](https://tsb.co.uk/branch-locator)  
Post Office® is a registered trademark of Royal Mail.

If you'd like this in another format such as large print, Braille or audio please ask in branch or call us on **03459 758 758** (lines are open from 8am to 8pm, 7 days a week), or **0345 835 3858** for Business Banking customers (lines open from 8am to 6pm Monday to Friday, 9am to 2pm Saturdays).

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on **0345 835 7982** (lines open from 7am to 11pm, 7 days a week), or **0345 835 3852** for Business Banking customers (lines open from 8am to 6pm Monday to Friday, 9am to 2pm Saturdays.)

Not all Telephone Banking and Business Telephone Banking services are available 24 hours, 7 days a week. Calls may be monitored or recorded.

If you need to call us from abroad, or prefer not to use our 0345 number, you can also call us on +44 20 3284 1581 or +44 203 284 1576 for Business Banking customers.

TSB Bank plc. Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland No. SC95237. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration No. 191240.