

# Kinross Branch Review



Our branch at Kinross is closing on 20 May 2020.

## What you need to know

The way our customers bank with us has changed and continues to change. In the last two years we've seen a 17% decrease in the number of overall transactions in our branches. 2.5 million of our customers now choose to bank online, with over 1 million accessing their account on our mobile app. We want to make sure we meet the future needs of our customers, as well as having the right number of branches. So while we continue to invest in existing and new services and technology, this will mean closing some branches.

We've looked carefully at our Kinross branch at 16 High Street, Kinross, KY13 8AN and how it is used, and we've taken the decision to close it. This Branch Review will explain the reasons why we're closing this branch and other ways you can bank with us. And our Partners are always on hand if you'd like to chat to them in person.

## About Kinross branch



### Opening times\*

Monday	Closed
Tuesday	9.30am – 4.30pm
Wednesday	Closed
Thursday	Closed
Friday	Closed
Saturday	Closed
Sunday	Closed



### Address

16 High Street,  
Kinross,  
KY13 8AN

### Telephone number

01577 543 999\*

### Branch Manager

Alison Knight



0

Cash machines  
inside  
the branch



0

Cash machines  
outside  
the branch



0

Deposit  
machines



This branch has  
counter service



This branch has  
level access

## What does this change mean for you

There are a number of other branches you can visit, including Cowdenbeath below, which is 7.9 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 Cowdenbeath branch



### Opening times\*

Monday	9.30am – 4.30pm
Tuesday	9.30am – 4.30pm
Wednesday	9.30am – 4.30pm
Thursday	9.30am – 4.30pm
Friday	9.30am – 4.30pm
Saturday	Closed
Sunday	Closed



### Address

92 High Street,  
Cowdenbeath,  
KY4 9NF

### Telephone number

01383 299 997\*

### Branch Manager

Sharon Douglas



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



16 minutes



Yes



No

You can also use our branch at Dunfermline at 25 East Port, Dunfermline, KY12 7JL.

## Additional support for those who need it

We're working closely with customers and the community to provide extra support during these changes. We want to make sure that we also help customers who find travel difficult or need extra help with their banking.

Our team of specialist Mobile Local Bankers can guide you through the changes and help you find a banking alternative that's convenient for you. You will also have access to:

- tailored one-to-ones for alternative day-to-day banking
- support with bereavement or caring for a relative
- workshops that cover everyday banking options, such as Fraud prevention and Business Banking
- demonstrations on how to register for online, mobile and telephone banking
- workshops that explain 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.

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### Your closest Post Office®

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

- withdraw money
- check your balance

Both personal and business banking customers can also:

- pay in cash and cheques to your account

To check this Post Office® has the facilities you need, visit [postoffice.co.uk/branch-finder](https://postoffice.co.uk/branch-finder)

#### Address

52 High Street, Kinross,  
Perthshire,  
KY13 8AN

#### Opening hours

Monday	6.00am – 10.00pm
Tuesday	6.00am – 10.00pm
Wednesday	6.00am – 10.00pm
Thursday	6.00am – 10.00pm
Friday	6.00am – 10.00pm
Saturday	6.00am – 10.00pm
Sunday	6.00am – 10.00pm

This Post Office® is 0.1 miles from our Kinross branch.

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## Closest cash machines

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

- 0.1 miles, 54-56 High Street, Kinross, KY13 8AN
- 0.1 miles, 2 High Street, Kinross, KY13 8AW
- 0.5 miles, 65 Station Road, Kinross, KY13 8FH
- 0.8 miles, Unit 1 Sands House, Kinross, KY13 8SY
- 4.7 miles, 1 Benarty Square, Lochgelly, Fife, KY5 8NR
- 4.9 miles, 225 Main Street, Kelty, Fife, KY4 0AN

## Local branches, local decisions

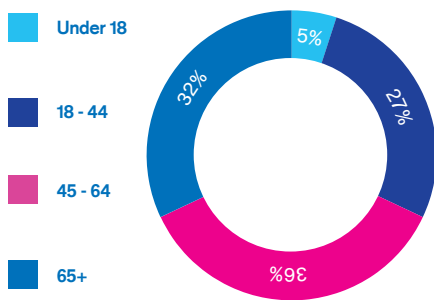
Before we reach a decision to close a branch, as part of our commitment to the Access to Banking Standard, we carry out a full local review to understand the impact the closure may have on the community. The review includes:

- 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. You can read this Branch Review and the Community Engagement at [tsb.co.uk/our-branches](https://tsb.co.uk/our-branches)

## About our customers

### Age of our branch customers



### How our customers are using Kinross



6

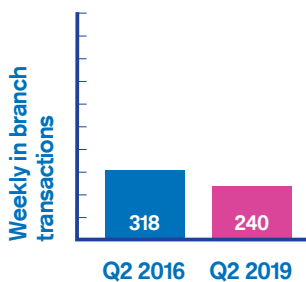
of our customers visit us regularly each week



155

of our customers visit us regularly each month

### How branch transactions have changed



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



1%

decrease in the number of customers using counters



0%

no change in cash machine withdrawals



0%

no change in online and mobile banking

### How else do they bank with TSB?



85%

use another TSB branch or online, mobile or telephone banking



67%

use another TSB branch as well as Kinross branch



15%

only use Kinross branch



28%

also use the Post Office®

### What about Business Banking customers?



6%

of branch customers have business accounts



77%

use at least one other TSB branch

## Other ways to bank with us

### Personal Customers



[tsb.co.uk](https://www.tsb.co.uk)  
Register for Internet Banking



0345 975 8758  
Call a TSB Partner



[tsb.co.uk/mobilebanking](https://www.tsb.co.uk/mobilebanking)  
Mobile Banking App



Find a branch to suit you at [tsb.co.uk/branch-locator](https://www.tsb.co.uk/branch-locator)

### Business Customers



[tsb.co.uk/business](https://www.tsb.co.uk/business)  
Register for Internet Banking



0345 835 3858  
Call a TSB Partner

## 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	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
Age of our customers	Percentage of our customers within four age ranges
Customers visiting us regularly each week	Number of customers who transacted in the branch 48 out of 52 weeks between October 2018 and September 2019
Customer visiting us regularly each month	Number of customers who transacted in the branch at least 10 out of 12 months between October 2018 and September 2019
Percentage change in the number of customers using the counters	Change in the percentage of Personal and Business customers who used the counter in October 2017 to March 2018 compared to October 2018 to March 2019
Percentage change in cash machine withdrawals	Change in the percentage of Personal and Business customers who used the cash machines in October 2017 to March 2018 compared to October 2018 to March 2019
Percentage change in online and mobile banking	Change in the proportion of Personal and Business customers who transacted in branch that have also accessed Internet Banking in October 2017 to March 2018 compared to October 2018 to March 2019
How branch transactions have changed	The average number of counter transactions carried out per week in branch during Q2 2016 compared to Q2 2019
Percentage of customers that use another TSB branch, or online, mobile or telephone banking	The percentage of customers who have used any other TSB branch, or accessed their account online or through our telephone banking service between October 2018 and September 2019
Percentage of customers that use another TSB branch as well as the closing branch	The percentage of customers who used this branch and any other TSB branch between October 2018 and September 2019
Percentage of customers who only use the closing branch	The percentage of customers who have only used this branch between October 2018 and September 2019
Percentage of customers who also use the Post Office®	The percentage of customers who used the Post Office® as well as a TSB branch between October 2018 and September 2019
Percentage of customers who have business accounts	The percentage of our customers who have Business accounts
Percentage of business customers who use at least one other TSB branch	The percentage of business customers who used this branch and any other TSB branch between October 2018 and September 2019
Counter service	We will show if this closing branch or the nearest alternative branch has in branch counter service
Level access	We will show if this closing branch and the nearest alternative branch has level access
Distances to closest branch	This is the walking or driving distance from the closing branch postcode to the closest branch postcode
Distances to closest cash machines	This is the straight line distance from the closing branch postcode to the nearest cash machine postcode, rounded up or down accordingly to one decimal point

\*Telephone number available during branch opening hours. This branch may close at lunchtime, for details please check on [tsb.co.uk/branch-locator](https://tsb.co.uk/branch-locator)

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Details correct to the best of our knowledge at time of print, but please check for your convenience. For more information about our decision to close 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 are open from 7am to 11pm, 7 days a week).

Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to a Partner for more information. 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 **+44 203 284 1575**.

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