

Lochgilphead Branch Community Engagement

We're closing our Lochgilphead branch on 17 February 2021.

In our Branch Review we've published details of this closure and how we can support you through the changes and the alternative services you can use. You can view this at tsb.co.uk/our-branches

We've also written to customers who use this branch, to let them know about the changes. We always let customers know about these changes at least 12 weeks before the branch closure takes place. This makes sure we have time to talk with them about banking options, especially for customers who require additional support with the closure.

As part of our Branch Review we've also talked with the local community about the impact of the closure and how we can help customers with this change. This Community Engagement summary explains who we contacted in the local community and any feedback we received about the closure.

Who we contacted

We shared information with key members of the local community shown below about how customers' use of the branch has changed, what other TSB branches are nearby and how we are working with the Post Office® to provide banking alternatives. Visit postoffice.co.uk/branch-finder for more information.

- The office of the local MP, Brendan O'Hara
- The office of the local MSP, Michael Russell
- The office of the regional MSP, Donald Cameron
- The Leader and Chief Executive of Argyll and Bute Council
- The councillors for the Mid Argyll Ward
- Local Chamber of Commerce
- Local Federation of Small Businesses
- Local Citizens Advice Bureau
- Post Office®
- Lending Standards Board

What feedback we received

TSB spoke to both the local MP and a regional MSP for the Highlands and island region. In separate meetings both politicians raised concerns about vulnerable customers having to travel to Oban to access a face to face service as well as the local economic impact of the closure on a small rural town. They also wanted to know how TSB colleagues would be impacted.

The local MP wrote to TSB to express his concern that TSB was closing five branches in his constituency. He stressed that many of the towns with closing branches had already lost other bank branches and was concerned about the impact on the local community. He stated that while he understood that people are changing the way that they bank, he felt that face-to-face banking was invaluable. He was concerned that elderly and vulnerable people would struggle to access alternative branches and also that many people have no access to the internet or have access to poor quality broadband.

A local councillor wrote to TSB questioning what consultation took place around the announcement.

Lochgilphead
is closing on
17 February
2021

The closest
branch is
Oban

Your account
details will
stay the same



What we've done

We explained that customers would be able to access cash using the counter service at the local Post Office® which is less than half a mile away from the branch. We also highlighted how we are reaching out to vulnerable customers ahead of closing the branch and how if a customer needs access to a local branch we will put in place a local switching service to help them move to another local bank. On the retail unit we indicated our property team would be doing everything they could to find another business to take on the unit.

We wrote to the local MP to explain the reasons for our decision in more detail. We outlined the changing ways our customers are choosing to bank with us and explained the everyday banking activities our customers can undertake at the local Post Office®. We also explained that it was a key priority for TSB to ensure customers can access branches across the country and that 94% of customers will still be within 20 minutes drive time of a TSB branch across Scotland. We highlighted that we are offering one-to-one advice for customers to explain how we can continue to support their banking needs. We also detailed our approach to staff reductions across the business.

TSB wrote to the local councillor explaining the changing nature of customer behavior and highlighted the need for banks to respond to changing customer preferences.

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
- Internet Banking – visit tsb.co.uk/online to create your account
- Telephone Banking – visit 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 or call us on **01546 354 999***. If you'd prefer, we can book a face to face appointment to talk through all the ways we can support you, including:

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

Once this branch has closed, the nearest will be Oban branch at 31-35 Airds Crescent, Oban, PA34 5SQ, and you can call us on **01631 399 998***.

There are a large number of other branches you can visit, to find the one most convenient for you, please go to tsb.co.uk/branch-locator

*Telephone number available during usual branch opening hours. Details correct at time of print. This branch may close at lunchtime, for more information on opening hours go to tsb.co.uk/branch-locator

For more information about this closure, please visit tsb.co.uk/our-branches

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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.

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