

Tain Branch Review



Our branch at Tain is closing on 10 June 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 Tain branch at 29 High Street, Tain, IV19 1AE 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 Tain branch

Opening times*	Address	0 Cash machines inside the branch	0 Cash machines outside the branch	0 Deposit machines	This branch has counter service
Monday Closed Tuesday 9.30am – 4.30pm Wednesday Closed Thursday 9.30am – 4.30pm Friday Closed Saturday Closed Sunday Closed	29 High Street, Tain, IV19 1AE Telephone number 01862 245 999* Branch Manager Shona Lockie				This branch has level access

What does this change mean for you

There are a number of other branches you can visit, including Dingwall below, which is 23.4 miles away from the closing branch. To find the branch most convenient for you, please go to tsb.co.uk/branch-locator

About Dingwall branch

Opening times*	Address	0 Cash machines inside the branch	1 Cash machines outside the branch	0 Deposit machines	This branch has counter service
Monday 9.00am – 5.00pm Tuesday Closed Wednesday 9.00am – 5.00pm Thursday Closed Friday 9.00am – 5.00pm Saturday Closed Sunday Closed	8 Tulloch Street, Dingwall, IV15 9JZ Telephone number 01349 625 999* Branch Manager Shona Lockie				This branch has level access

How to get to the closest branch

No **32 minutes** **No** **Yes**

You can also use our branch at Inverness at 2/4 Inglis Street, Inverness, IV1 1HN.

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.

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

Address

27 High Street,
Tain, Ross-Shire,
IV19 1AE

Opening hours

Monday	9.00am – 5.00pm
Tuesday	9.00am – 5.00pm
Wednesday	9.00am – 5.00pm
Thursday	9.00am – 5.00pm
Friday	9.00am – 5.00pm
Saturday	6.30am – 5.30pm
Sunday	7.30am – 1.00pm

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

Closest cash machines

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

- 0.0 miles, 14 High Street, Tain, IV19 1AE
- 0.1 miles, Bank of Scotland, Tower Street, Tain, IV19 1DY
- 0.2 miles, Tesco, Shore Road, Tain, IV19 1EH
- 0.6 miles, Asda, Knockbreck Road, Tain, IV19 1NZ
- 4.7 miles, Spar Store, The Meadows, Dornoch, IV25 3SF
- 4.8 miles, Co-op, Cathedral Square, Dornoch, IV25 3SJ

Local branches, local decisions

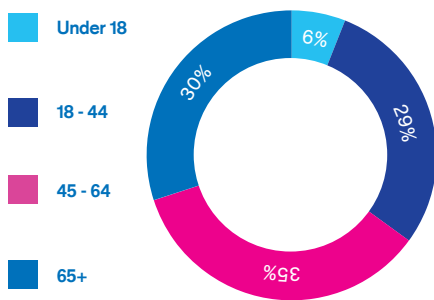
Before we reach a decision to close a branch, as part of our commitment to the Access to Banking Standard, we carry out a full local review to understand the impact the closure may have on the community. The review includes:

- 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

About our customers

Age of our branch customers



How our customers are using Tain



12

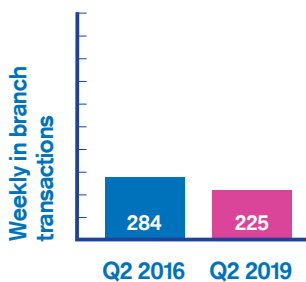
of our customers visit us regularly each week



145

of our customers visit us regularly each month

How branch transactions have changed



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



4%

increase in the number of customers using counters



0%

no change in cash machine withdrawals



4%

increase in online and mobile banking

How else do they bank with TSB?



79%

use another TSB branch or online, mobile or telephone banking



52%

use another TSB branch as well as Tain branch



21%

only use Tain branch



26%

also use the Post Office®

What about Business Banking customers?



4%

of branch customers have business accounts



53%

use at least one other TSB branch

Other ways to bank with us

Personal Customers



tsb.co.uk
Register for Internet Banking



0345 975 8758
Call a TSB Partner



tsb.co.uk/mobilebanking
Mobile Banking App



Find a branch to suit you at tsb.co.uk/branch-locator

Business Customers



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

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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

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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