

# Thurso Branch Review

Our branch at Thurso is closing on 21 April 2022.

## What you need to know

The way customers bank with us is changing with the vast majority of everyday transactions now being made digitally. Over 2.2 million of our customers now choose to bank online, and over 1.6 million use our Mobile Banking App. Even before COVID-19 customers were choosing other ways to bank with us, with 44% using services at our cash machines and 24% using a Post Office®. We have supported over 1.1 million customers through our online chat service and our customers continue to use our telephone and video banking services. We have also now introduced Mobile Money Confidence Experts in 40 communities across the country this year.

TSB remains committed to face-to-face services through a branch network that covers the whole country. 90% of our customers are within a 20-minute drive to their closest branch. However, we need to make sure our branches meet the current and future needs of our customers. So we've looked carefully at our Thurso branch at 12/14 Traill Street, Thurso, KW14 8EJ and how it is used, and we've taken the decision to close it. At this branch, 72% of our personal and 85% of our business customers also use another TSB branch or channel. In the last two years we've seen a 48% decrease in transactions at this branch, with only 1 customer visiting the branch regularly.

Below is a summary of some information we've gathered about how our customers use our Thurso branch.

<b>63%</b> of our personal customers now use mobile, online or telephone banking. This has increased by 1% in the last two years	<b>61%</b> of our personal customers use services at our cash machines	<b>18%</b> of our personal customers also use the Post Office®
<b>80%</b> of our business customers now use mobile, online or telephone banking. This has increased by 17% in the last two years	<b>19%</b> of our business customers use services at our cash machines	<b>13%</b> of our business customers also use the Post Office®

## What does this change mean for you

There are a number of other branches you can visit, including Inverness below, which is 109 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 Thurso branch

Opening times*	Address	Cash machine inside	Cash machine outside	Counter services
Monday 9.00am – 5.00pm	12/14 Traill Street, Thurso, KW14 8EJ			
Tuesday 9.00am – 5.00pm		Cash machine inside	Cash machine outside	
Wednesday Closed	Telephone number <b>01847 507 998*</b>			
Thursday 9.00am – 5.00pm		Self-serve deposit machine inside	Self-serve deposit machine outside	
Friday 9.00am – 5.00pm				
Saturday Closed				
Sunday Closed				

## About Inverness branch

Opening times*	Address	Cash machine inside	Cash machine outside	Counter services
Monday 9.00am – 5.00pm	2/4 Inglis Street, Inverness, IV1 1HN			
Tuesday 9.00am – 5.00pm		Cash machine inside	Cash machine outside	
Wednesday 10.00am – 5.00pm	Telephone number <b>01463 399 998*</b>			
Thursday 9.00am – 5.00pm		Self-serve deposit machine inside	Self-serve deposit machine outside	
Friday 9.00am – 5.00pm				
Saturday 9.00am – 1.00pm				
Sunday Closed				

## How to get to the closest branch



No



140 minutes



No



No

You can also use our Elgin branch at 12 Commerce Street, Elgin, IV30 1BS.

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

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

### Services at your 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.<sup>^</sup>
- Check your balance.
- Pay in cash and cheques to your account.

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

- Withdraw cash using your business debit card.<sup>^</sup>
- Check your balance.
- Pay in cash and cheques to your account.
- Exchange cash using the Post Office® Change Giving service.

### Post Office® branches nearby

Meadow Lane, Thurso,  
Caithness, KW14 8ER

0.1 miles from Thurso branch



Counter services



Wheelchair access

Main Street, Castletown,  
Thurso, Caithness, KW14 8TU

5 miles from Thurso branch



Counter services



Wheelchair access

<sup>^</sup>Individual debit card cash machine withdrawal limits will apply. You may need to make multiple withdrawals to reach your card limit.

These are the closest Post Office® branches to our closing branch with wheelchair access. To find other Post Office® branches and check opening times and services, visit [tsb.co.uk/postoffice](https://tsb.co.uk/postoffice) Post Office® information correct at time of print, please check for your convenience. Post Office® is a registered trademark of Royal Mail.

## Closest cash machines

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

- |   |   |
|---|---|
| • Under 0.1 miles, RBS, 11 Orlig Street, Thurso, Highlands, KW14 7BL              | • 0.1 miles, Bank of Scotland, 25 Orlig Street, Thurso, Highlands, KW14 7HQ |
| • Under 0.1 miles, Santander, 1 Orlig Street, Thurso, Highlands, KW14 7BJ         | • 0.2 miles, Tesco, Millbank Road, Thurso, Highlands, KW14 8PS              |
| • Under 0.1 miles, The Cooperative Food, Meadow Lane, Thurso, Highlands, KW14 8ER | • 0.5 miles, D & M Fraser, Castlegreen Road, Thurso, Highlands, KW14 7NB    |

## 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 – visit [tsb.co.uk/mobile](https://tsb.co.uk/mobile) to download from your phone.
- Internet Banking – visit [tsb.co.uk/online](https://tsb.co.uk/online) to create your account.
- Telephone Banking – call **03459 758 758** to set up and bank over the phone.

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/help](https://tsb.co.uk/help) or call us on **01847 507 998\***. Or if you'd prefer, we can book telephone, video or face-to-face appointments to talk through all the ways we can support you, including:

- |  |   |
|--|---|
| • Banking with a trusted friend or family member.    | • How to register for mobile, online and telephone banking. |
| • Support with bereavement or caring for a relative. | • Business banking.   |
| • Fraud prevention.                                  | • 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. You can find out more about all the ways you can bank with us in our handy guide at [tsb.co.uk/our-branches](https://tsb.co.uk/our-branches)

## 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 extra 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 a copy of this Branch Review online, and our Community Engagement summary, visit [tsb.co.uk/our-branches](https://tsb.co.uk/our-branches)

To find out more about the Access to Banking Standard, visit [lendingstandardsboard.org.uk/access-to-banking-standard](https://lendingstandardsboard.org.uk/access-to-banking-standard)

## Terms used in this document

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
TSB chat service usage	Total number of customer chat service conversations between March 2020 when the service was launched and August 2021
Use mobile banking	Total number of personal and business customers who used the Mobile Banking App between September 2020 and August 2021
Use internet banking	Total number of personal and business customers who used Internet Banking between September 2020 and August 2021
Use mobile, internet or telephone banking	Total percentage of personal or business customers who used internet, mobile or telephone banking between September 2020 and August 2021
Use a TSB cash machine	Total percentage of personal or business customers who used a TSB cash machine between September 2020 and August 2021
Use a Post Office®	Total percentage of personal or business customers who used the Post Office® between September 2020 and August 2021
Counter service	We will show if the closest branch to the closing branch has in branch counter service
Wheelchair access	We will show if the closest branch to the closing branch has wheelchair access, and this may be assisted access or non-assisted 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 or business customers using online, mobile or telephone banking	Change in the proportion of personal or business customers at the closing branch who have used internet, mobile or telephone banking between September 2018 and August 2019 compared to September 2020 and August 2021
Branch personal or business customers using another branch or channel	Total number of personal or business customers who used another TSB branch or channel between September 2020 and August 2021
Customers visiting us regularly	Number of customers who transacted in the branch at least 48 weeks out of 52 weeks between September 2020 and August 2021
Percentage decrease in branch transactions	Change in the number of counter transactions at the closing branch between September 2018 and August 2019 compared to September 2020 and August 2021
Post Office® Change Giving	A service that allows business customers to exchange notes into coins and £5 notes

\*Telephone number available during usual branch opening hours. Counter service hours may be different from the branch opening hours and some branches may close at lunchtime. If you need to visit a branch, please check the opening hours at [tsb.co.uk/branch-locator](https://tsb.co.uk/branch-locator)

Details correct at time of print.

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.