Branch review

The way people do their banking is changing, with over 12 million of our customers choosing to access services through Internet Banking and over eight million using our Mobile Banking app. So, while our branches still play a vital role in meeting our customers' needs, particularly those with more complex requirements or who prefer to meet face-to-face, we must continually review our network to make sure we have branches in locations where customers want and use them the most.

Following a careful review of branches in the local area, Edinburgh, Goldenacre branch will close on 16 October 2017. We have made the difficult decision to close this branch because of the changing way customers choose to bank with us, which has resulted in customers using it less often. You can continue to use any other Bank of Scotland branch, including the nearby Edinburgh Greenside branch which, alongside other ways to access banking, allows us to serve the local area.

This document includes a summary of our review and details of alternative ways to access banking.

Edinburgh Goldenacre

Monday Tuesday Wednesday Thursday Friday Saturday

10:00-16:00 Closed 10:00-16:00 Closed 10.00-16.00 Closed

Address: 5 Montagu Terrace Edinburgh EH3 5QX

Edinburgh Goldenacre branch facilities



Cashpoint* machines outside branch

Talking Cashpoint* machines

0 **Immediate Deposit**



Edinburgh Goldenacre branch customers

Personal Customers

88%

Business Customers

12%

Age of personal customers using Edinburgh Goldenacre branch



Figures have been rounded up or down to show as whole numbers

Fewer business customers use

Edinburgh Goldenacre branch than

a typical Bank of Scotland branch



How customers are using this branch

Business Customers

52%

46% Counters at Editional Solution and 46% quieter than a year ago Counters at Edinburgh Goldenacre branch

> Customers use the branch on a regular weekly basis 102 Customers use the branch

Personal Customers



Fewer personal customers use Edinburgh Goldenacre branch than a typical Bank of Scotland branch

43%

Fewer Counter Transactions



N/A

Immediate Deposit Machines



0%

Change in Cashpoint® Machine Transactions



Fewer Counter Transactions



on a regular monthly basis

N/A

Immediate Deposit Machines



27%

More Cashpoint® Machine Transactions





Edinburgh Goldenacre customers are already banking in other ways

Personal Customers



16% only use Edinburgh Goldenacre branch



use Edinburgh Goldenacre plus other
Bank of Scotland branches



71% use branch, online or telephone banking



Business Customers



only use Edinburgh Goldenacre branch



Other ways for customers to do their everyday banking



Other branches nearby

Edinburgh Greenside

6 Picardy Place

1.32 miles away

Edinburgh Comely Bank

43 Comely Bank

1.46 miles away

Edinburgh George Street

75 George Street

1.64 miles away

Leith

13 Newkirkgate

1.73 miles away

Transport

There are regular buses (every 10/20 minutes), Lothian Buses service 27 then 47. Journey time is 25 minutes approx.

Driving takes around 20 minutes.



Other local banking services

Free Cash Machine

Lifestyle Express, 19 Montagu Terrace - 0.06 miles away **Granton Road Mini Market,** 56 Granton Road - 0.31 miles away

Scotmid, 137 Granton Road - 0.46 miles away

Post Office, 55A Boswall Drive - 0.54 miles away

Sainsbury's, 83 Craighall Road - 0.60 miles away

Paypoint

Costcutter, 58-59 Inverleith Row

Post Office®

Personal customers can withdraw money or check their balance at any Post Office® branch.

Nearest Post Office® Address:

Boswall Drive, 55a Boswall Drive, Edinburgh EH5 2BE

Post Office® opening hours:

Monday	06:00-18:00	Friday	06:00-18:00
Tuesday	06:00-18:00	Saturday	06:00-18:00
Wednesday	06:00-18:00	Sunday	07:00-13:00
Thursday	06:00-18:00		

All measurements are based on postcodes.

Personal Customers

- † bankofscotland.co.uk
- 0345 780 1801
- Mobile app

Our Internet Banking, Mobile Banking and Telephone Banking services give customers 24 hour access to their accounts, 7 days a week. In your local area broadband services will be available from multiple suppliers.

Business Customers

- **£** Cash & cheque collection services
- bankofscotland.co.uk/business
- Telephone banking services
- Mobile app
- Bespoke on-line services

All data collated and validated as at 1st February 2017.

For further help and support please contact either colleagues in our branches, your relationship manager or contact us on 0345 780 1801. This document will be updated ahead of branch closure with the results of our customer, stakeholder and local community engagement.

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