

Branch review

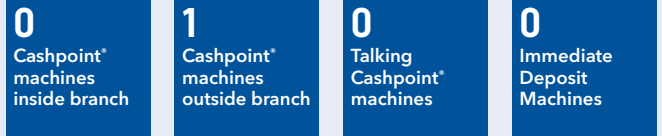
The way people do their banking is changing, with 12 million of our customers choosing to access services through Internet Banking and nearly seven million using our Mobile Banking app. So, while our branches still play a vital role in meeting our customers' needs, particularly those with more complex 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 Stockbridge branch will close on 03 November 2016. 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. We have another branch nearby that allows us to serve the local area and our customers are using this one less often. The nearest branch is the Edinburgh, Comely Bank branch, where the team will be happy to help you with your banking. This is a summary of our review.

Edinburgh Stockbridge

Monday	Closed	Address:
Tuesday	10:00-16:00	13 Deanhaugh Street
Wednesday	Closed	Edinburgh
Thursday	10:00-16:00	EH4 1LU
Friday	Closed	
Saturday	Closed	

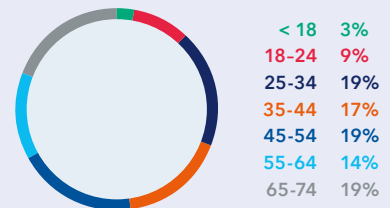
Edinburgh Stockbridge branch facilities



Edinburgh Stockbridge branch customers



Age of personal customers using Edinburgh Stockbridge branch



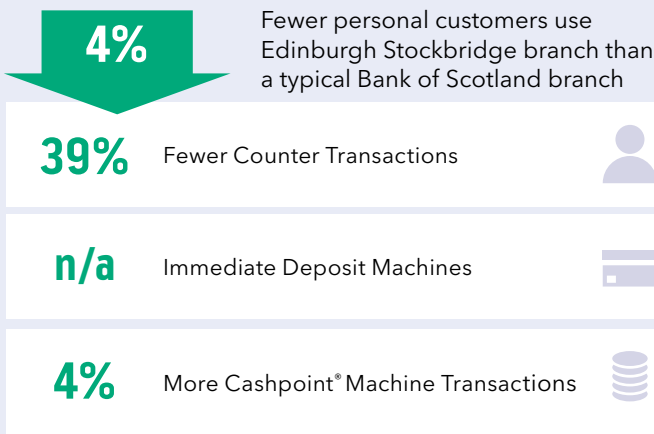
Figures have been rounded up or down to show as whole numbers

How customers are using this branch

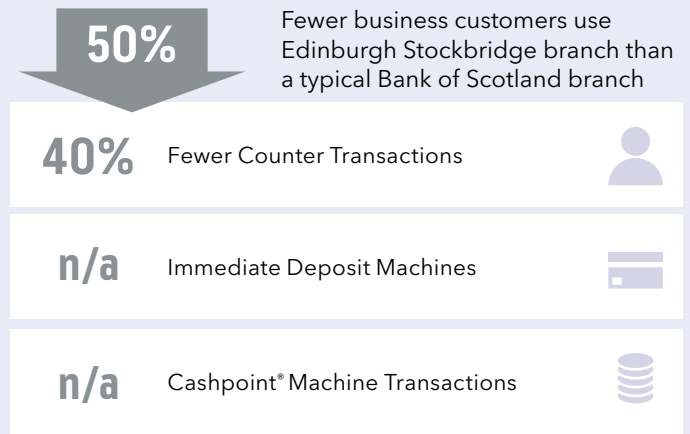
39% Counters at Edinburgh Stockbridge branch are 39% quieter than a year ago

6 Customers use the branch on a regular weekly basis

Personal Customers

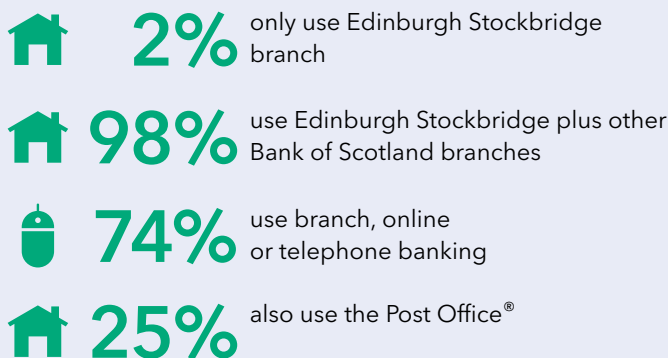


Business Customers

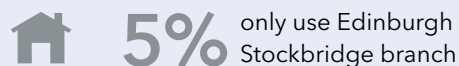


Edinburgh Stockbridge customers are already banking in other ways

Personal Customers



Business Customers





Other branches nearby

Edinburgh, Comely Bank
43 Comely Bank

0.68 miles away

Edinburgh, George Street
75 George Street

0.78 miles away

Edinburgh, Shandwick
20-22 Shandwick Place

0.83 miles away

Edinburgh, Greenside
2 Picardy Place

0.98 miles away

Transport

Frequent local buses to alternative branches



Other local banking services

Free Cash Machine

Stockbridge Store, 1 Glanville Place - 0.05 miles away

Scotmid, 36-38 Raeburn Place - 0.08 miles away

Scotmid, 56-60 Hamilton Place - 0.1 miles away

Royal Bank of Scotland, 12 North-West Circus Place - 0.11 miles away

Post Office, 70-72 Raeburn Place - 0.16 miles away

Paypoint

Co-Op, 60-62 Hamilton Place

Post Office®

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

Address:

Stockbridge, 70-72 Raeburn Place, Stockbridge EH4 1HJ

Distance from Stockbridge branch 0.2 miles away

Post Office® opening hours:

Monday	09:00-17:30	Friday	09:00-17:30
Tuesday	09:00-17:30	Saturday	09:00-15:00
Wednesday	09:00-17:30	Sunday	Closed
Thursday	09:00-17:30		

All measurements are based on postcodes.

All data collated and validated as at 05 September 2016.

Other ways for customers to do their everyday banking

Personal Customers

 bankofscotland.co.uk

 0345 721 3141

 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

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Post Office® is a registered trademark of Royal Mail.

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The Access to Banking Protocol

Contacting customers and members of the local community

Bank of Scotland is committed to the industry wide Access to Banking Protocol introduced by the British Bankers' Association in May 2015.

Before we made the decision to close the Edinburgh Stockbridge branch we carried out a thorough review to assess the impact of the closure on customers and the wider community. This took into account a range of factors, as outlined on pages one and two.

After we advised colleagues in the branch we wrote to customers of the branch to let them know about the change. We give all our customers 12 weeks' notice so that they have time to consider their options. We also displayed a poster in branch and talked to customers using the branch about other ways to do their banking, including Telephone, Mobile and Internet Banking. We also made customers aware of branches and free ATMs nearby.

In addition, we contacted key members of the local community to fully understand what the impact of the closure of Edinburgh Stockbridge branch would have on our customers and the wider community. We also let them know about other ways customers can bank locally.

This is the outcome of our engagement with the community:

Who we contacted	<ul style="list-style-type: none">• Deidre Brock MP for Edinburgh North and Leith• Ruth Davidson Constituency MSP for Edinburgh Central• Local councillors• Federation of Small Businesses• Citizens Advice Bureau• The local Post Office® and the central Post Office® Transformation team
Feedback received	<ul style="list-style-type: none">• Several personal and business customers discussed the closure with branch staff with most stating their disappointment at the closure but understanding why the branch is being closed.
Action taken to ensure a smooth transition	<ul style="list-style-type: none">• We have actively offered customers, including vulnerable customers, support with the use of alternative ways to bank and explained all other ways to bank locally.• We have proactively contacted the most frequent business, charity, club and society accounts to discuss the options available and all alternative ways to bank.• We informed the local Post Office® and the central Post Office® Transformation team of our branch closure so they can plan for any change in customer demand.

Our decision

Following our review and period of contact with local customers and key members of the local community, we have decided to proceed with the closure of the Edinburgh Stockbridge branch on 03 November 2016.

Customers' account numbers and sort codes will stay the same, and any standing orders, direct debits, cards and PINs will all carry on as before.

Customers can use any Bank of Scotland branch to do their banking, including Edinburgh, Comely Bank and Edinburgh, George Street branches.