



Executive Office

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Our Ref: PHO-0128492116
29th December 2016

Cllr Jean Stretton
Oldham Council
Room 347, Level 3, Civic Centre
West Street
Oldham
OL1 1UL

Dear Cllr Stretton

Thank you for your email of 22nd December 2016 addressed to Ross McEwan, our Chief Executive. As a Case Manager in our Executive Office I have been asked to respond to you on Ross' behalf.

The decision to close any branch is not an easy one for us to take. However, the reality of the way in which our customers are now choosing to bank with us, alongside a steady transactional decline in the use of the Royton branch over a number of years, means that we must take these difficult decisions. For everyday transactions, we have seen a lasting shift away from branch based banking towards a much increased digital usage because it's more convenient for our customers. We must shape our business to reflect this change in customer behaviour.

We do not feel that on-going regeneration of the Royton area has been detrimental to branch usage, nor do we believe that, upon completion, more people will start to use the Royton branch. Our branches have changed from places where customers carry out basic transactions to places where our customers interact with our staff on big life decisions, like taking out a mortgage, or starting up a business. Many of the transactions which were previously undertaken in branches, like cash withdrawals, are now commonly done via ATMs or retailer cash-back. Our experience throughout the UK is that changes in our customers' behaviour are driving the reduction in transactions at our branches, rather than any changes in local circumstances.

As you rightly point out in your letter, we have customers who may be wary of a shift towards digital banking. To help these customers, banking colleagues who are Digital Experts will be available in the Royton branch until it closes. Our Digital Experts will offer customers individual digital training and support, as well as hosting special one-off events and fraud awareness days.

We are following the Access to Banking protocol and we have made the decision after careful consideration of a wide range of factors, including regular branch usage and the alternative ways our customers can bank with us. We provide a range of alternative ways to bank, tailored to the needs of our communities and reflective of the way our customers live their lives. These include:

- **Online and mobile:** we are committed to educating customers on how to use these channels securely and simply.
- **Telephony:** Our telephone banking service also supports the vast majority of banking services and our lines are open 24/7, 365 days a year.



Services include balances and transfers; 3rd party payments; bill payments; ordering debit cards, cheque books and statements; stopping cheques; cancelling Direct Debits and Standing Orders; changing address details; requesting overdrafts; opening savings and current accounts; and support with online and mobile banking. There are a few areas where we are unable to support over the phone, for example, name changes and customers would need to visit an alternative branch

- **Post Office:** We have a national agreement with the Post Office, the closest is 0.08 miles away from the branch so that our customers can pay money in, take money out, check balances and business customers can get coinage.
- **ATMs:** There are 12 ATMs located within a 1 mile radius of the branch.
- **Digital Expert:** *a new role*, serving the branch until it closes, our experts will offer training and support with digital skills.
- **Other branches:** The receiving branch is Oldham and is located 1.97 miles away.

We have already contacted Jim McMahon MBE MP about our decision to close the Royton branch and over the coming months Local CEO, Paul Davies is willing to work closely with him to understand how we can help meet the needs of the local community following the closure of the branch next year. While I understand you will be disappointed with our decision I hope that I have helped to explain the reasons why it remains unchanged, and the ways still available to bank with NatWest in the local area.

Thank you again for taking the time to bring your complaint to Ross' attention and I wish you well for the future.

Yours sincerely

A handwritten signature in blue ink, appearing to read 'M Thorburn', written over the typed name.

Michael Thorburn
Executive Office