

# Closing Branch Review (Part 1) – Aberfoyle branch

Following an in-depth review, this branch will close on 24 October 2023

**Background and decision** - The world is becoming more digital than ever before and more of our customers are doing their everyday banking online. With more customers choosing to use digital ways to bank and manage their money, visits at this branch have fallen. As a result, we've made the difficult decision to close it.

**What this means for you** - We're still here to support you and there's a number of ways you can do your everyday banking with us - online, on your mobile, over the phone or at a Post Office®. You can use any of our branches and the nearest alternative is the Callander branch. And after the branch closes we'll have a Community Banker visit this area. They can offer support and guidance on the ways you can bank with us. Read on to find out more, and for a summary of our review. Following engagement with the local community, an overview of the feedback we receive will be given in our Closing Branch Review Part 2.

## Aberfoyle branch

**Main Street Aberfoyle Stirlingshire FK8 3UG**

Monday	Closed	
Tuesday	10:00 - 14:00	
Wednesday	Closed	
Thursday	10:00 - 14:00	
Friday	Closed	
Saturday	Closed	
Sunday	Closed	

**Note:** branch opening hours are subject to change - please check [bankofscotland.co.uk/branchfinder](https://bankofscotland.co.uk/branchfinder) for up to date opening hours.

**Branch facilities:**

<span style="color: red; font-size: 24px;">✗</span> Cash machine inside branch	<span style="color: green; font-size: 24px;">✓</span> Cash machine outside branch	<span style="color: green; font-size: 24px;">✓</span> Talking Cash machine
<span style="color: green; font-size: 24px;">✓</span> Level or ramp access to branch	<span style="color: red; font-size: 24px;">✗</span> Self Service Zone or machines	<span style="color: green; font-size: 24px;">✓</span> Counter service
<span style="color: green; font-size: 24px;">✓</span> Broadband coverage is available in the surrounding area of the closing branch so you can bank online.		

## How we made our closure decision

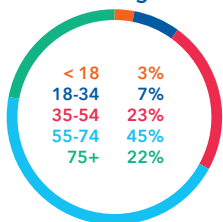
When we close a branch, we complete a detailed impact analysis which includes:

- ▶ How customers are choosing to bank with us
- ▶ How often customers use the branch and how that usage is changing. This includes looking at trends in the year to January 2023 and the four previous years
- ▶ Current services available in the branch and the branch opening hours
- ▶ Assessment and check of alternative ways to bank including their proximity and accessibility – this is confirmed by a visit
- ▶ Assessment of public transport, availability and frequency
- ▶ Assessment of Broadband availability
- ▶ Impact on our customers including those who are vulnerable or may need additional support
- ▶ We've shared the closure plans for this branch with LINK who on behalf of the Cash Action Group have independently assessed the access to cash needs of the local community

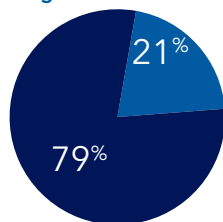
By regularly reviewing our branches we can make sure we respond to our customers' changing needs.

## Aberfoyle branch customers

Age of personal customers using branch



Type of customer using branch



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

■ Personal Customers  
■ Business Customers

## Aberfoyle customers are already banking in other ways

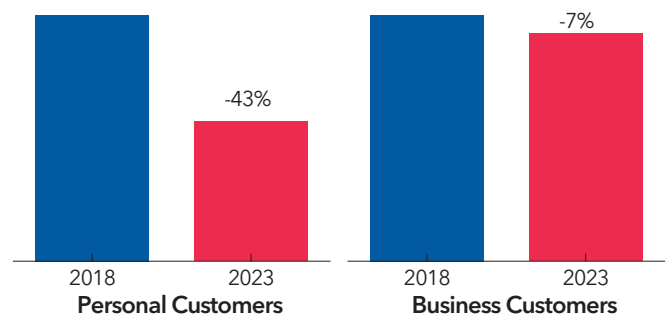
- 51%** of personal customers using Aberfoyle branch have also used other Bank of Scotland branches
- 75%** of customers using Aberfoyle branch have also used other Bank of Scotland branches, Internet Banking or Telephone Banking
- 42%** of personal customers using Aberfoyle branch have also used the Post Office®

## Regular monthly branch usage

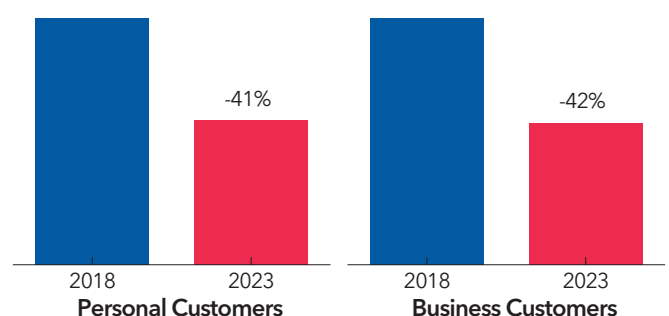
**23** of our customers used the branch regularly in 12 months to January 2023.

## How customers are using this branch

Branch transaction changes over the past 5 years (based on January of each year)



Cash machine transaction changes over the past 5 years (based on January of each year)



Terms used in this document are explained on the 'Details on the statistics in this document' page.

## Other ways you can continue to bank with us



### The nearest alternative branches to Aberfoyle branch

To find your most convenient alternative branch and its opening hours please visit [bankofscotland.co.uk/branchfinder](https://bankofscotland.co.uk/branchfinder)

#### Callander

42 Main Street

Callander

Stirlingshire

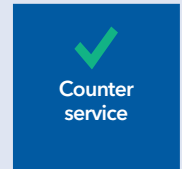
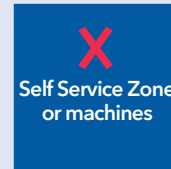
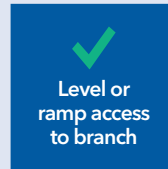
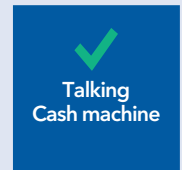
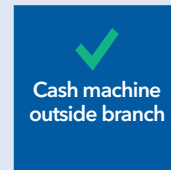
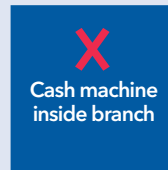
FK17 8BD

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

This branch is **10.68 miles away** from the Aberfoyle branch.

#### How you can get to this branch

There is no direct public transport to Callander, all routes via Doune have a journey time of around two hours. Alternatively it is about a 20 minute drive.



**Note:** branch opening times are subject to change - please check [bankofscotland.co.uk/branchfinder](https://bankofscotland.co.uk/branchfinder) for up to date opening hours.

#### Alexandria

133 Main Street

Alexandria

West Dunbartonshire

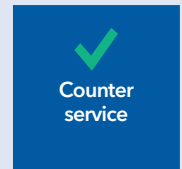
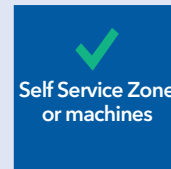
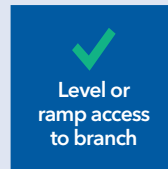
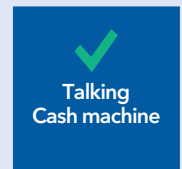
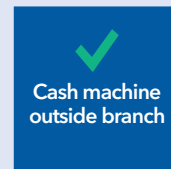
G83 0NX

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

This branch is **18.65 miles away** from the Aberfoyle branch.

#### How you can get to this branch

There is no direct transport to Alexandria, all routes are via Glasgow or Stirling, with a journey time of around two hours. Alternatively it is about a 30 minute drive.



**Note:** branch opening times are subject to change - please check [bankofscotland.co.uk/branchfinder](https://bankofscotland.co.uk/branchfinder) for up to date opening hours.

## Internet Banking

Register for Internet Banking and manage your accounts 24/7, 365 days a year. To register, just go to [bankofscotland.co.uk](http://bankofscotland.co.uk), visit a branch or call us. If you need help using the internet, we've partnered with Digital Helpline to offer free one to one guidance over the phone. They can help you learn how to use the internet for banking and much more. Just call them on 01135 184 060 from Monday to Friday between 9am to 5pm. Sign Video services are available if you use British Sign Language. Visit [digitalhelpline.signvideo.net](http://digitalhelpline.signvideo.net)

With Internet Banking, you can:

- ▶ Check your balance and review and download statements
- ▶ Transfer money and pay bills
- ▶ Open new accounts
- ▶ Business customers can make up to 25 payments in one batch with our secure bulk payments service, can grant delegate access to multiple users and set up Online Payment Control
- ▶ Register your mobile for text alerts.

We'll never get in touch to ask you to move money to another account, for your personal details - or to take control of a computer. Digital Helpline won't do this either.

## Mobile Banking

Register for Mobile Banking, and do all your banking basics securely where and when it suits you, including paying in cheques using your device's camera. Find out more at [bankofscotland.co.uk](http://bankofscotland.co.uk)

With Mobile Banking, you can also sign up for text alerts to let you know when your balance reaches a limit you set. You must be signed up for Internet Banking beforehand.

## Other local banking services in your community

### Post Office®

You can do your everyday banking at a Post Office

- ▶ Pay cheques into your current and savings accounts. You'll need a cheque envelope which you can get from us, or at a Post Office - and a personalised pre-printed paying-in slip, which you can order from us
- ▶ Pay in cash
  - Personal customers - using a personalised pre-printed paying-in slip will have a limit of £1,000 - and using a debit card and PIN will have a limit of £2,995 each calendar month. For joint account holders the monthly limit applies to each cardholder
  - Business customers using either a debit card and PIN or a personalised pre-printed paying-in slip will have a limit of £4,995
- ▶ Deposits you make at the Post Office using a personalised pre-printed paying-in slip will take at least one extra day to get to your account
- ▶ Pay bills and check balances
- ▶ Make free cash withdrawals using your debit card and PIN at the counter
  - Personal customers typically £300 limit but limits may vary
  - Business customers typically £700 limit but limits may vary

The nearest Post Office to Aberfoyle branch is:

**Aberfoyle**, Main Street, FK8 3UG

To find out more about the services available, Personal customers please visit [bankofscotland.co.uk/postoffice](http://bankofscotland.co.uk/postoffice) and Business customers please visit [business.bankofscotland.co.uk/postoffice](http://business.bankofscotland.co.uk/postoffice). To find your most convenient Post Office and its opening times, please visit [postoffice.co.uk/branch-finder](http://postoffice.co.uk/branch-finder)

## Telephone Banking

Our automated service is available 24/7. If you need to speak to us in person our friendly advisers are just a phone call away.

To register for Telephone Banking call us:

**0345 721 3141** - Personal advisers available 8am-8pm everyday.  
**0345 300 0268** - Business Managers available Monday to Friday 7am-8pm, and Saturday 9am-2pm.

With Telephone Banking, you can:

- ▶ Access all your accounts during the same call
- ▶ Check balances, recent transactions and order statements
- ▶ Transfer money and pay bills
- ▶ Open new accounts
- ▶ Order cards, PINs, cheque books or personalised pre-printed paying in books
- ▶ Cancel or hear details of your direct debits and amend standing orders
- ▶ Register for Internet Banking and Mobile Banking.

## Community Banker

In the run up to the branch closure branch staff will be on-hand to offer support and guidance on the ways you can bank with us. Plus, after the branch closes we'll have a Community Banker visit this area. They'll also be able to offer support and guidance on the ways you can bank with us. Over the coming months our branch staff will be able to let you know more about our plans for a Community Banker and how long they'll be in the area. We'll also keep [bankofscotland.co.uk/communitybanker](http://bankofscotland.co.uk/communitybanker) up to date with this information.

How a Community Banker can help:

- ▶ Guide you through the ways you can bank with us.
- ▶ Support with account enquiries for both personal and business customers.

## Cash machines

We'll be closing the cash machine at the Aberfoyle branch, but nearby free-to-use cash machines are listed below:

**The Co-operative Food Aberfoyle**, Main Street, FK8 3UQ, **0.08 miles away**

**Costcutter**, Main Street, FK8 3LX, **5.57 miles away**

**Trossachs Woollen Mill**, Kilmahog, FK17 8HD, **7.11 miles away**

To find your most convenient alternative free cash machine you can use the ATM Link Locator: [www.link.co.uk/atm-locator](http://www.link.co.uk/atm-locator)

## PayPoint

To find your most convenient PayPoint you can use the PayPoint Locator at [www.paypoint.com](http://www.paypoint.com)

## We're here to help and support you before and after the branch closes



If you're a Personal customer call us on **0345 721 3141**.  
If you're a Business customer call us on **0345 300 0268**.



Speak to one of our branch staff.



If you're a Commercial Banking customer, you can talk to your Relationship Manager.



If we can't resolve your problems. Contact us using the details available in this document.



## Engaging with the local community


As part of the closure announcement, we plan to contact the following key members of the community and organisations to help us further understand what the impact of the branch closure will be:

- ▶ Alyn Smith MP for Stirling
- ▶ Evelyn Tweed MSP for Stirling
- ▶ Banking Team and Senior Representatives from the Post Office
- ▶ Post Office Area Manager responsible for nearest three Post Offices to our closing branch
- ▶ Ruth Buckley-Salmon from National Federation of Sub Postmasters
- ▶ Stirling District Citizens Advice Bureau
- ▶ Forth Valley Chamber of Commerce Group
- ▶ Hayley Gunn-Bruce at Mental Health UK
- ▶ Laura Clark and Stephanie Ferries at Alzheimer's Society
- ▶ Ellie Michael at Age UK



## Details on the statistics in this document

The statistic	How we measured this
<b>Customers using the branch on a regular monthly basis</b>	The number of customers who transacted at the counter or Immediate Deposit Machine (IDM) in 11 out of 12 months ending January 2023.
<b>Branch transactions</b>	Total transactions undertaken at the counter or Immediate Deposit Machine.
<b>Branch transaction changes over the past 5 years</b>	The percentage change in Personal or Business customer branch transactions: -At year ending January 2018 compared to year ending January 2023.
<b>Cash machine transaction changes over the past 5 years</b>	The percentage change in Personal or Business customer cash machine transactions: -At year ending January 2018 compared to year ending January 2023.
<b>Percentage of customers who use this branch and other Bank of Scotland branches</b>	The proportion of Personal customers who have used this branch and have also used a different branch in a 12 month period ending January 2023.
<b>Percentage of customers who use this branch and have also used other Bank of Scotland branches and Internet Banking or Telephone Banking</b>	The proportion of customers who have used this branch and have also used other Bank of Scotland branches and Internet Banking or Telephone Banking in a 6 month period ending January 2023.
<b>Percentage of customers who use this branch and the Post Office®</b>	The proportion of Personal customers who have used this branch and have also used the Post Office® in a 12 month period ending January 2023.
<b>Other branches nearby - distances</b>	Based on the road distance between the closing and next closest branches. Source: Mapinfo - this software package measures distances between postcodes.
<b>Cash machine distances</b>	Measured on a straight line basis between the postcode of the closing branch and the postcode of the cash machines.
<b>This branch is within walking distance</b>	This is based on a walking distance of less than 0.4 miles or 10 minutes.
<b>This branch can be reached by public transport</b>	There is at least a bus or train every half an hour and has a journey time of 30 minutes or less.
<b>Vulnerable customers</b>	Someone who, due to their personal circumstances, is especially susceptible to detriment, particularly when a firm is not acting with appropriate levels of care.
<b>Broadband availability</b>	This shows broadband coverage is available in the location of the closing branch postcode.

  
If you need  
extra help

If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages <https://www.relayuk.bt.com/> Sign Video services are also available if you're Deaf and use British Sign Language: [bankofscotland.co.uk/contactus/signvideo](http://bankofscotland.co.uk/contactus/signvideo)

If you need support due to a disability please get in touch.

  
If you need  
to tell us  
something

**If you want to make a complaint** - you'll find helpful information at: [bankofscotland.co.uk/contactus/complain](http://bankofscotland.co.uk/contactus/complain)

To speak to us, call: 0800 072 8668 (+44 131 278 3729 outside the UK). Lines are open all day, every day. You can also visit us in branch.

**When you call us** - calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, 7 days a week.

  
Things  
you need  
to know

We observe the requirements of the **Financial Conduct Authority Final Guidance 'FG22/6: Branch and ATM closures or conversions'** ([www.fca.org.uk/publication/finalised-guidance/fg22-6.pdf](http://www.fca.org.uk/publication/finalised-guidance/fg22-6.pdf))

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**Mobile Banking app** - to use our Mobile Banking app you need to have a valid phone number registered to your account. You can either use your Internet Banking details to log in or you can register for the first time in the app. Our app is available to iOS and Android users only and minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. The app doesn't work on jailbroken or rooted devices. Terms and conditions apply: [bankofscotland.co.uk/aboutonline/online-conditions](http://bankofscotland.co.uk/aboutonline/online-conditions)

**Keeping your money protected** - eligible deposits with us are protected by the Financial Services Compensation Scheme. We are also covered by the Financial Ombudsman Service. Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.




Protected

# A quick guide to doing your banking for Personal customers

 Internet Banking


 Mobile Branch

 Mobile Banking app





























 Post Office

 Telephone Banking

 Cash machine

 Any branch

 PayPoint

Activity in branch	How you can do this
I'd like to pay in cash	<ul style="list-style-type: none"><li> At any <b>Bank of Scotland branch</b> (except coins if there's no counter service).</li><li> Pay in up to £5,000 in cash a day. Find out more at <a href="http://bankofscotland.co.uk/mobilebranches">bankofscotland.co.uk/mobilebranches</a></li><li> Use your debit card and PIN or a personalised pre-printed paying-in slip which can be ordered in a Bank of Scotland branch or over the phone.</li></ul>
I'd like to pay in a cheque	<ul style="list-style-type: none"><li> Pay in a cheque securely using your phone's camera (cheque limits apply). Register at <a href="http://bankofscotland.co.uk/aboutonline">bankofscotland.co.uk/aboutonline</a></li><li> At any <b>Bank of Scotland branch</b>.</li><li> Pay in unlimited cheques. Find out more at <a href="http://bankofscotland.co.uk/mobilebranches">bankofscotland.co.uk/mobilebranches</a></li><li> Use a cheque envelope from a Bank of Scotland branch or the Post Office, and a personalised paying-in slip, ordered in a Bank of Scotland branch or over the phone.</li></ul>
I'd like to take money out	<ul style="list-style-type: none"><li> Find one at <a href="http://link.co.uk/atm-locator">link.co.uk/atm-locator</a></li><li> At any <b>Bank of Scotland branch</b> (except coins if there's no counter service).</li><li> You can withdraw up to £500 cash a day. Find out more at <a href="http://bankofscotland.co.uk/mobilebranches">bankofscotland.co.uk/mobilebranches</a></li><li> Free withdrawals (limits may vary) with your debit card and PIN.</li></ul>
I'd like to pay a person or a bill	<ul style="list-style-type: none"><li> Manage payments securely online. Register at <a href="http://bankofscotland.co.uk/aboutonline">bankofscotland.co.uk/aboutonline</a></li><li> Manage payments easily and securely online. Register at <a href="http://bankofscotland.co.uk/aboutonline">bankofscotland.co.uk/aboutonline</a></li><li> Details of how to register and opening times are covered on earlier pages.</li><li> At any <b>Bank of Scotland branch</b>.</li><li> Pay bills and make other payments.</li><li> Pay bills and make other payments. Find out more at <a href="http://www.postoffice.co.uk/bill-payments">www.postoffice.co.uk/bill-payments</a></li><li> Find your most convenient PayPoint at <a href="http://paypoint.com">paypoint.com</a></li></ul>
I'd like information about a product or I'd like to apply	<ul style="list-style-type: none"><li> Find out more at <a href="http://bankofscotland.co.uk">bankofscotland.co.uk</a></li><li> Speak to one of our advisers. Details of how to register are covered on earlier pages.</li><li> At any <b>Bank of Scotland branch</b>.</li></ul>
I'd like to check my account	<ul style="list-style-type: none"><li> Securely check your account 24/7, 365 days a year.</li><li> Securely check your account on the move whenever you like.</li><li> Check balances, recent transactions and order statements for all of your accounts.</li><li> At any <b>Bank of Scotland branch</b>.</li><li> Find out more at <a href="http://bankofscotland.co.uk/mobilebranches">bankofscotland.co.uk/mobilebranches</a></li><li> Check your balance and print a mini statement at any Bank of Scotland and Halifax branch.</li><li> Check your balance using your debit card and PIN.</li></ul>

## How to protect yourself online

### Stay safe online

We use the latest security measures and our Online and Mobile Fraud Guarantee gives you a full refund as long as you take simple steps to protect yourself.

#### Stay safe, stay protected online:

- Use passwords which aren't easy to guess
- Never share your password with anyone else
- Install anti-virus software to protect your devices and keep them up to date

## I'd like some help

If you'd like some help or you're worried about money, you can visit us in any branch or call us on , and we'll talk you through your options and try to help. If you'd prefer to speak to someone independent, you can get free support from any of the services below:

#### Citizens Advice

Call **03444 111 444** or visit [citizensadvice.org.uk](http://citizensadvice.org.uk)


#### National Debtline


Call **0808 808 4000** or visit [nationaldebtline.org](http://nationaldebtline.org)

#### StepChange - offers free debt advice


Call **0800 054 6734** or visit [stepchange.org](http://stepchange.org)

# A quick guide to doing your banking for Business customers

 Online for Business


 Business Mobile Banking app




 Telephone Banking

 Any branch

 Mobile Branch

 Post Office

 Cash machine

Activity in branch	How you can do this
I'd like to pay in cash	<ul style="list-style-type: none"><li> At any <b>Bank of Scotland branch</b> (except coins if there's no counter service).</li><li> Pay in up to £5,000 in cash a day. Find out more at <a href="https://www.bankofscotland.co.uk/mobilebranches">bankofscotland.co.uk/mobilebranches</a></li><li> Use your debit card and PIN or a personalised pre-printed paying-in slip which can be ordered in a Bank of Scotland branch or over the phone.</li></ul>
I'd like to pay in a cheque	<ul style="list-style-type: none"><li> Pay in a cheque securely using your phone's camera (cheque limits apply). Register at <a href="https://business.bankofscotland.co.uk/businessmobilebanking">business.bankofscotland.co.uk/businessmobilebanking</a></li><li> At any <b>Bank of Scotland branch</b>.</li><li> Pay in unlimited cheques. Find out more at <a href="https://www.bankofscotland.co.uk/mobilebranches">bankofscotland.co.uk/mobilebranches</a></li><li> Use a cheque envelope from a Bank of Scotland branch or the Post Office, and a personalised paying-in slip, ordered in a Bank of Scotland branch or over the phone.</li></ul>
I'd like to take money out	<ul style="list-style-type: none"><li> Find one at <a href="https://www.link.co.uk/atm-locator">link.co.uk/atm-locator</a></li><li> At any <b>Bank of Scotland branch</b> (except coins if there's no counter service).</li><li> You can withdraw up to £500 cash a day. Find out more at <a href="https://www.bankofscotland.co.uk/mobilebranches">bankofscotland.co.uk/mobilebranches</a></li><li> Free withdrawals (limits may vary) with your debit card and PIN.</li></ul>
I'd like to pay a person or a bill	<ul style="list-style-type: none"><li> Manage payments securely online. Register at <a href="https://www.bankofscotland.co.uk/register">bankofscotland.co.uk/register</a></li><li> Manage payments easily and securely online. Register at <a href="https://business.bankofscotland.co.uk/businessmobilebanking">business.bankofscotland.co.uk/businessmobilebanking</a></li><li> Details of how to register and opening times are covered on earlier pages.</li><li> At any <b>Bank of Scotland branch</b>.</li><li> Pay bills and make other payments.</li></ul>
I'd like information about a product or I'd like to apply	<ul style="list-style-type: none"><li> Find out more at <a href="https://www.business.bankofscotland.co.uk">business.bankofscotland.co.uk</a></li><li> Speak to one of our business advisers. Details of how to register are covered on earlier pages.</li><li> At any <b>Bank of Scotland branch</b>.</li></ul>
I'd like to check my account	<ul style="list-style-type: none"><li> Securely check your account 24/7, 365 days a year.</li><li> Securely check your account on the move whenever you like.</li><li> Check balances, recent transactions and order statements for all of your business accounts.</li><li> At any <b>Bank of Scotland branch</b>.</li><li> Find out more at <a href="https://www.bankofscotland.co.uk/mobilebranches">bankofscotland.co.uk/mobilebranches</a></li><li> Check your balance using your debit card and PIN.</li><li> Check your balance and print a mini statement at any Bank of Scotland and Halifax branch.</li></ul>

## How to protect yourself online

### Stay safe online

We use the latest security measures and our Online and Mobile Fraud Guarantee gives you a full refund as long as you take simple steps to protect yourself.

#### Stay safe, stay protected online:

- Use passwords which aren't easy to guess
- Never share your password with anyone else
- Install anti-virus software to protect your devices and keep them up to date

## I'd like some help

If you'd like some help or you're worried about money, you can visit us in any branch or call us on the number quoted earlier in this document, and we'll talk you through your options and try to help. If you'd prefer to speak to someone independent, you can get free support from any of the services below:

#### Business Debtline -

offers free debt advice to small business and the self employed  
Call **0800 197 6026** or visit [businessdebtline.org](https://www.businessdebtline.org)

#### Money Advice Service

Call **0800 138 7777** or visit [moneyadviceservice.org](https://www.moneyadviceservice.org)

#### Citizens Advice

Call **03444 111 444** or visit [citizensadvice.org.uk](https://www.citizensadvice.org.uk)