



Branch Review.

Our Stornoway branch at
18 Francis Street, Stornoway,
HS1 2NB is closing on
3 September 2024.



Why is the branch closing?

The way customers bank with us is changing. Over 95% of transactions are now being made using mobile, online and other ways to bank, instead of in our branches. And more customers than ever are using our Video and Telephone Banking service. We remain committed to face-to-face services across the country, and over 90% of our customers are within a 20 minute drive to a branch, or location of a Money Confidence Expert. But we want our services to reflect the current and future needs of our customers and keep open branches that are used the most, so sometimes this means that we have to close some branches. Across all our branches we've seen:



2.5 million of our customers use mobile, online and telephone banking.



78% of our customers use another TSB branch or channel.



800,000 of our customers use TSB cash and self-serve deposit machines.



300,000 of our customers use a Post Office.

We're here to support customers through these changes. So while we are closing this branch, you'll always be able to chat with us face-to-face at other branches, Pods, Pop-ups or through Video or Telephone Banking.

And we're pleased to be opening a new TSB Banking Pop-up in Stornoway, where you'll be able to get help there with most of your banking needs, including:

- Help with mobile and internet banking.
- Support with managing your money.
- Managing finances if you've suffered a bereavement.
- Help with general product enquiries.

For more information please visit tsb.co.uk/pop-up

How we made our closure decision.

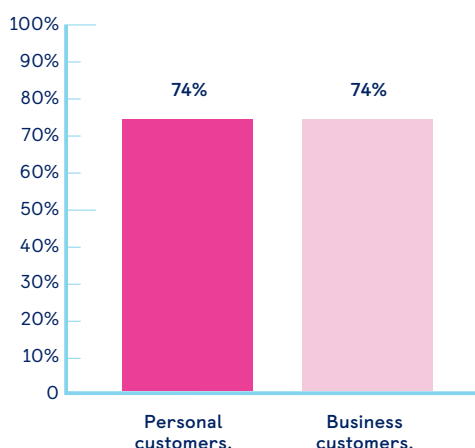
We always look carefully at the impact a closure may have on the community. Before we make a decision we consider:

- How customers use the branch now.
- The current in-branch services available.
- Other ways our customers choose to bank with us.
- Local banking alternatives such as Post Office branches.
- How customer's 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.

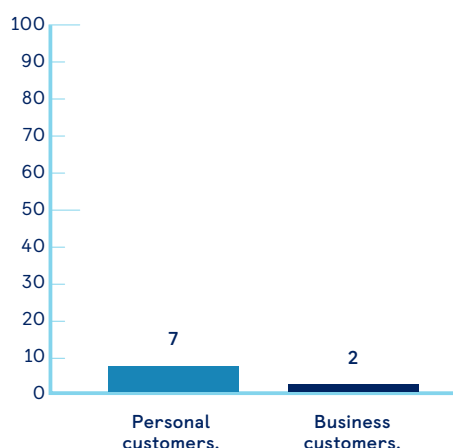
In our Stornoway branch, here's what we found.

How customers affected by the closure are banking with us.

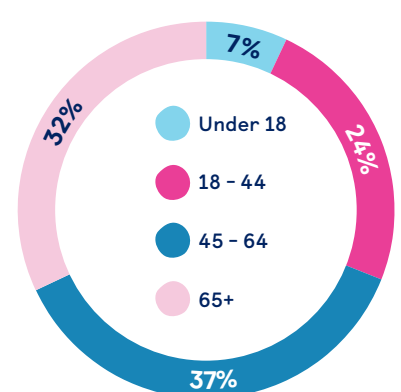
Percentage of our customers who also use another TSB branch or channel.



Number of our customers who use the branch regularly.



Age of our branch customers.



For personal banking customers:

69%

also use mobile, online or telephone banking

58%

also use services at our cash and self-serve deposit machines

34%

also use the Post Office

95%

also hold an ATM or debit card

For business banking customers:

73%

also use mobile, online or telephone banking

20%

also use services at our cash and self-serve deposit machines

2%

also use the Post Office

80%

also hold an ATM or debit card

Feedback from the local community is important to us.

It's important to us that we engage with the community about the impact any branch closure may have. So, as well as getting in touch with customers, we'll be talking through the changes with members of the local community. We'll publish details of any feedback we've received in our Community Engagement summary six weeks before the branch closure.

If you are a member of the local community and would like to contact us about these changes, you can use this **form** to log your details and someone will be in touch with you. If you are a personal banking customer you can also call us on **03459 758 758**, or if you're a business banking customer call us on **0345 835 3858**.

Who we will contact about the closure:

- The office of the local MP/MSP.
- The councillors for the ward:
 - The Chief Executive of the local council.
 - The leader of the local council.
- Local Chamber of Commerce.
- Local Citizens Advice Bureau.
- Post Office.
- Age UK.
- Carers UK.
- Local Federation of Small Businesses.

Closest branch to our Stornoway branch.

There are a number of other branches you can visit, including our Inverness branch below, which is 110 miles (this includes a ferry crossing) away from the closing branch. You can find other branches at **tsb.co.uk/branch-locator**

Address:

2/4 Inglis Street, Inverness, IV1 1HN

Telephone number: 01463 399 998*

Opening times*

Monday	9.00am - 5.00pm
Tuesday	9.00am - 5.00pm
Wednesday	10.00am - 5.00pm
Thursday	9.00am - 5.00pm
Friday	9.00am - 5.00pm
Saturday	9.00am - 1.00pm
Sunday	Closed

 Cash machine inside	 Cash machine outside	 Counter service
 Self-serve deposit machine inside	 Self-serve deposit machine outside	 Wheelchair access
You can drive to this branch from our closing branch in:  4 hours 20 minutes	You can get to this branch on public transport:  No	Free parking is available near this branch:  Yes

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

You can make cash or cheque deposits at many of our external cash machines and these will be processed the next working day. The availability of this service will be displayed on the screen. Broadband coverage is available in the surrounding area of the closing branch.

* Telephone number available during branch opening hours. Counter service hours may be different from the branch opening hours and some branches may close at lunchtime. Opening times effective from 30 August 2024. Current opening hours remain until 29 August 2024. If you need to visit a branch, please check the opening hours at **tsb.co.uk/branch-locator**

What other ways can you bank with TSB?

If you would like the convenience of not travelling to a branch, there are lots of other ways you can bank with us. And you can still have the reassurance of someone to talk to face-to-face when you want to.

Manage your everyday money. Check your balance, make payments, pay in cheques, or chat to us 24/7 quickly, easily and securely online.	Chat to us about the bigger things. Our Money Confidence Experts are ready to chat to you about achieving your goals or helping with money challenges using our Video Banking service.	Get cash out or pay money in. To get cash you can use any high street bank cash machine, Post Office, Banking Hub, TSB branch, Pod or Paypoint free of charge. You can pay in cash or cheques at any TSB branch or Post Office.
Find out more about Mobile Banking at tsb.co.uk/mobile or tsb.co.uk/business/mobile	You can book a Video or Telephone Banking appointment 7 days a week, Monday – Friday 8am to 8pm, Saturday 9am to 5pm and Sunday 10am to 2pm.	Find a TSB branch, Pod or Banking Hub at tsb.co.uk/branch-locator Find a Post Office at tsb.co.uk/postoffice or tsb.co.uk/business/postoffice
Find out more about Internet Banking at tsb.co.uk/online or tsb.co.uk/business/online	Find out more and book an appointment at tsb.co.uk/appointments	Find a Paypoint at consumer.paypoint.com

Worried about something? Get in touch now.

When it can't wait, maybe because you're worried about fraud, have a problem with a card or payment or a money challenge, our contact centre teams are on hand to help. You can chat to us online using our mobile banking app at **tsb.co.uk/help** or call us on **03459 758 758**, or if you're a business customer **0345 835 3858**.



Post Office services.

You can use most Post Office branches for the following services:

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.^
- 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.^
- Check your balance.
- Pay† in cash and cheques to your account.
- Exchange cash using the Post Office Change Giving service.

^ Daily individual debit / ATM card cash machine withdrawal limits will apply. You may need to make multiple withdrawals to reach your card limit.

† Cash deposit limits will apply. Personal customers can deposit cash using an ATM/debit card and PIN, or a pre-printed pay-in slip and TSB branded envelope. Business customers can deposit cash using a debit card and PIN or a pre-printed pay-in slip and TSB branded envelope. To deposit cheques, a pre-printed slip and TSB branded envelope is required.

+ Charges may apply for deposits and withdrawals.

Closest Post Office branches.

16 Francis Street, Stornoway, HS1 2AD
Under 0.1 miles from
Stornoway branch



Cannery Road, Stornoway, HS1 2SF
0.6 miles from Stornoway branch



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

Post Office information correct at time of print, please check for your convenience.

Closest cash machines.

Here are the closest free cash machines to our closing branch:

Under 0.1 miles, Clydesdale Bank, 23 South Beach Street, Stornoway, HS1 2BQ	0.17 miles, Tesco, Ferry Road, Stornoway, HS1 2QY
Under 0.1 miles, The Co-op, 49-51 Cromwell Street, Stornoway, HS1 2DA	0.22 miles, RBS, 17 North Beach, Stornoway, HS1 2XH
0.10 miles, Bank of Scotland, 47 Cromwell Street, Stornoway, HS1 2DD	0.37 miles, Engebret Filling Station, Sandwick Road, Stornoway, HS1 2SL

For further information go to link.co.uk Cash machine information taken from the LINK website and correct at time of print.



Banking Hub services.

Cash Access UK are opening Banking Hubs across the UK so that vital cash and banking services can be provided where they are needed most. The Banking Hubs are shared by UK banks and are open to customers for everyday personal and business banking services. Banking Hubs have a Post Office counter to let you deposit and withdraw cash. Where there's a TSB Money Confidence Expert available at a Banking Hub you will be able to get help with other banking services:

- Withdraw cash.
- Making bill payments.
- Deposit cash and cheques.
- Check your balance.

For more information on services, including which Banking Hubs have a TSB Money Confidence Expert available, go to tsb.co.uk/bankinghubs

To find out more about Cash Access UK go to cashaccess.co.uk



PayPoint

Closest Paypoint services.

There are Paypoints in convenience stores across the UK where you can get cashback without making a purchase and make bill payments. The closest Paypoint services to our closing branch are:

- Borge Mini Market, The High Street, Borge, Isle of Lewis, HS2 ORX
- Ardhasaig Filling Station, Isle Of Harris, Western Isles, HS3 3AJ

For more information go to consumer.paypoint.com

Support before the branch closes.

We'll write to you before the branch closes to remind you of what's happening. Our branch colleagues are here to support you until the branch closes and can also help you register for digital banking.

For more information on how we can support you, speak to us in branch, and our Handy Guide covers all the ways you can bank with us. You can read our Handy Guide and more details about the closure at tsb.co.uk/our-branches

Support for vulnerable customers.

There are many reasons you may need us to work with you differently, either now or in the future. You may need extra support with your wellbeing, a life event, or because you find yourself in a vulnerable situation. If you're not able to travel to a TSB branch, and you'd like more support with your banking, or you'd like to chat to us about these changes, you can:

- Call our Stornoway branch on **01851 747 999***
- Chat to us online at tsb.co.uk/help
- Call us on **03459 758 758** if you're a personal banking customer
- Call us on **0345 835 3858** if you're a business banking customer

There's also more information on how we can support you at tsb.co.uk/support

*Telephone number available during branch opening hours.

We're still here to support you after the branch closes.

We'll write to you again after the branch closes to make sure we continue to support you. If we can't find an alternative that meets your needs, we will help you switch to an alternative provider.

For more information, chat with us in branch, or call us on **03459 758 758** if you're a personal banking customer, and **0345 835 3858** if you're a business banking customer. You can also read more about all the ways you can bank with us in our Handy Guide, which is available in branch or visit tsb.co.uk/our-branches

Easy ways to bank with us.

Service	Mobile Banking App	Internet Banking	Telephone Banking	Cash Machines†	Pop-ups	Pods	Post Office	Banking Hubs (with a Money Confidence Expert)⁹
Personal customers								
Check your balance	✓	✓	✓	✓	✓	✓	✓	✓
Recent transactions	✓	✓	✓	✓	✓	✓		✓
Make payments and transfers to your own and other accounts*	✓	✓	✓	✓	✓	✓		✓
Make payments and transfers to other UK bank accounts*	✓	✓	✓	✓	✓	✓		✓
Manage Direct Debits and set up and manage Standing Orders	✓	✓	✓		✓	✓		✓
Manage text alerts		✓	✓		✓	✓		✓
Pay your bills	✓	✓	✓	✓	✓	✓	✓	✓
Order a debit card or replacement PIN	✓	✓	✓		✓	✓		✓
Freeze your card	✓							
Unlock or change your PIN				✓		✓		
Withdraw cash – with or without a receipt				✓		✓	✓	✓
Cash deposits				✓		✓	✓	✓
Cheque deposits	✓			✓			✓	✓
Business customers								
Check your balance	✓	✓	✓	✓	✓	✓	✓	✓
Recent transactions	✓	✓	✓	✓	✓	✓		✓
Make payments and transfers to your own and other accounts*	✓	✓	✓		✓	✓		✓
Make payments and transfers to other UK bank accounts*	✓	✓	✓		✓	✓		✓
Manage Direct Debits and set up and manage Standing Orders	✓	✓	✓		✓	✓		✓
Manage text alerts		✓	✓		✓	✓		✓
Pay your bills	✓	✓	✓		✓	✓	✓	✓
Order a debit card or replacement PIN	✓	✓	✓					✓
Unlock or change your PIN				✓		✓		
Withdraw cash – with or without a receipt				✓		✓	✓	✓
Cash deposits				✓		✓	✓	✓
Cheque deposits	✓			✓			✓	✓
Post Office Change Giving							✓	✓

† This includes cash machines and multi-functional machines.

⁹ For Banking Hubs with no Money Confidence Expert available, the services available will be the same as those listed for the Post Office. To check Banking Hub locations and services available go to tsb.co.uk/bankinghubs

*Payments and transfers at Pop-ups are online transactions only.

Glossary.

Percentage of transactions that were made through mobile, online and other ways to bank.	Percentage of total transactions that were made through mobile, online and other ways to bank, between March 2023 and February 2024.
Number of customers that use mobile, online or telephone banking.	Total number of TSB customers that have used mobile, internet banking and telephone banking between March 2023 and February 2024.
Number of customers that use TSB cash and self-serve deposit machines.	Total number of TSB customers that have used a TSB cash machine, or self-serve deposit machine between March 2023 and February 2024.
Number of TSB customers that use a Post Office.	Total number of TSB customers that have used a Post Office between March 2023 and February 2024.
Percentage of customers who live within a 20 minute drive of a TSB location.	Total percentage of TSB customers who live within a 20 minute drive of a TSB branch, Pod, Pop-up or Banking Hub.
Percentage of customers at the closing branch that use another TSB branch or channel.	Total percentage of personal and/or business customers that used the closing branch between March 2023 and February 2024 that also used another TSB branch or channel.
Customers visiting the closing branch regularly.	Total number of personal or business customers that used the closing branch at least 48 weeks out of 52 weeks between March 2023 and February 2024.
Percentage use of mobile, online or telephone banking at the closing branch.	Total percentage of personal or business customers that used the closing branch between March 2023 and February 2024 that also used internet, mobile or telephone banking.
Percentage of customers using services at our cash and self-serve deposit machines across TSB.	Total percentage of personal or business customers that used the closing branch between March 2023 and February 2024 that also used a TSB cash machine, immediate deposit machine or multi-functional device.
Percentage of customers using the Post Office across TSB.	Total percentage of personal or business customers that used the closing branch between March 2023 and February 2024 that also used a Post Office.
Percentage of customers that hold a debit or ATM card.	Total percentage of personal or business customers that used the closing branch between March 2023 and February 2024 that also hold a debit or ATM card.
Mileage to closest branch.	Shortest drive distance from the closing branch postcode to the closest branch postcode. Information taken from Google Maps and correct at time of print.
Counter Service.	We will show if the closing branch or the closest branch to the closing branch, has in-branch counter service.
Wheelchair access.	We will show if the closest branch has wheelchair access, and this may be assisted access or non-assisted access.
Closest branch drive time.	Shortest drive time from the closing branch postcode to the closest branch postcode. Information taken from Google Maps and correct at time of print.
Closest branch accessible by public transport.	Bus or train journey available up to 1 hour with less than 15 minutes walking time. Information taken from Google Maps and correct at time of print.
Closest branch free parking.	If shown, a minimum of 1 hour free parking is available (street or car park) within a 15 minute walk from the closest branch postcode. Correct at time of print.
Closest branch walk time.	If shown, up to 45 minutes walk time from the closing branch postcode to closest branch postcode. Information taken from Google Maps and correct at time of print.
Broadband availability.	We will show if there is broadband coverage available in the location of the closing branch postcode, taken from Uswitch website and correct at time of print.
Mileage to closest Post Office branch.	Shortest distance by road from the TSB closing branch postcode to the closest Post Office branch postcode calculated using Google Maps. Post Office information taken from postoffice.co.uk/branch-finder and correct at time of print.
Post Office counter service.	We will show if the nearest Post Office to the closing TSB branch has an in-branch counter service. Information where available has been taken from postoffice.co.uk where available and correct at time of print.
Post Office wheelchair access.	We will show if the nearest Post Office to the closing TSB branch has wheelchair access, and this may be assisted access or non-assisted access. Information where available has been taken from postoffice.co.uk and correct at time of print.
Closest free cash machines to the TSB closing branch.	Distance from the TSB closing branch postcode to the six closest free cash machines, calculated using link.co.uk/consumers/locator and correct at time of print.
PayPoint.	Nearest PayPoint stores calculated using consumer.paypoint.com to the closing TSB branch postcode, correct at time of print.
Vulnerable Customers.	The FCA's definition of a vulnerable customer can be found at fca.org.uk
Post Office Change Giving.	A service that allows business customers to exchange notes into coins and £5 notes.
Our products.	Information on all our products can be found at tsb.co.uk

Information correct at time of print.

If you need to visit a branch, please check the opening times at tsb.co.uk/branch-locator

Post Office information correct at time of print, please check for your convenience.

Need some extra help to do your banking? This might be due to physical or mental wellbeing or a life event. We're here to support you. Let us know what you need by calling **03459 758 758** or **0345 835 3858** for business banking customers, chat to us in the Mobile Banking App, or visit us in branch. This information is available in large print, braille and audio. 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 are open Monday to Friday 8am to 6pm, Saturday 9am to 2pm).

If you have a hearing or speech impairment you can call us using the Relay UK service. Type '18001' before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit www.relayuk.bt.com to read how they manage your data.

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 **+44 203 284 1575** 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.