

Carrickfergus Customer guide: Update

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Danske Bank

We shared our Customer Guide on 9 February 2024, which outlined our reasons for closing our Carrickfergus branch and cash machine, and ways you can continue to bank with us.

You can view it, and this update, at www.danskebank.co.uk/branchchanges or ask us for a copy.

In it, we told you how we were planning to share the news of the branch closure. In this update, we will tell you what outreach took place, reactions to the closure and any actions.

With the branch closing date coming up (7 June 12.30pm), you might want to talk to us about your banking. Here's how to reach us:

- By phone: using our dedicated phone line, [0345 601 0089](tel:03456010089) (line is open 8am – 6pm Monday-Friday and 9am – 5pm Saturday and Sunday).
- In branch: you can use any Danske Bank branch. Any colleague can answer your questions.
- Online: use Secure Mail on eBanking or your Mobile Banking app, or Chat on danskebank.co.uk

We follow the requirements of the Financial Conduct Authority before closing a branch or cash machine, to support our customers and colleagues.

Customer engagement

After talking to our colleagues, we wrote to Personal and Business customers impacted by our decision on 9 February 2024. When we decide to close a branch, we make sure to give at least 12 weeks' notice. This way, customers have time to think about their options.

In the letters, we:

- shared our decision to close Carrickfergus branch and cash machine
- detailed other ways customers can continue to bank with us
- included information on other services – nearby Post Office branch, free to use cash machine and other Danske Bank branches.

We sent out five large print letters to customers impacted by the planned closure.

From the 9 February 2024, we displayed printed posters inside the branch with details on the closure and alternative ways to bank with us.

On 15 May 2024 in Carrickfergus branch, we hosted a session alongside the Post Office to give customers the opportunity to explore the ways to do everyday Personal and Business banking at the Post Office. The Post Office Manager, our branch colleagues and a Business Banking colleague were on hand to talk to customers.

We sent 1,975 emails and 938 SMS texts to Carrickfergus Personal and Business customers, reminding them about the ways they can do their everyday banking at the Post Office, ahead of the closure.

At a local level, our Carrickfergus branch colleagues proactively contacted and met with customers to address queries and contacted community organisations impacted. This included:

- 72 Business customers
- 76 Personal customers who don't hold a bank card
- 38 customers with an additional support need
- Local organisations: including Carrick Library, Carrick Gateway, Kilcreggan House*
- Local Post Offices directly.

We provided printed Customer Guides for more information and support when required.

*Our Business Relationship Manager visited the Director of Kilcreggan House to talk about what is needed for their service users to continue banking with us after Carrickfergus closes. We have agreed solutions with the service users and their support workers and will continue to support Kilcreggan through our Business Relationship Manager. Our Carrickfergus Branch Manager also spoke to the Deputy Head of Housing and offered a visit to speak to the service users to explain about the Post Office services.

Community and stakeholder engagement

On the day of announcement (9 February 2024), we proactively contacted local political representatives to share the news and give them an opportunity to discuss our decision with us.

We contacted (by phone and/or email):

Local MP - Sammy Wilson

Local MLAs - Gordon Lyons, Cheryl Brownlee, Stewart Dickson, Danny Donnelly, John Stewart

Local Councillors - Bethany Ferris, Billy Ashe, David Clarke, Lauren Gray, Robin Stewart

We also told several business stakeholders (by phone and/or email), including:

- NI Chamber of Commerce
- Retail NI
- Federation of Small Business NI
- Consumer Council
- UK Finance NI
- Local media: including BBC, Irish News, Belfast Telegraph, The News Letter, Carrick Times
- Representatives in the Post Office.

Feedback we received and what we did

Comment: General concerns were noted from some local political representatives. This included concerns about the lack of Post Office in the town centre.

Action: Most concerns were addressed during our initial contact, including reassurance that there would be no redundancies as a result of the closure.

We shared this feedback internally and flagged with our branch teams. Our branch team used opportunities to talk to customers since the announcement to explain and show the alternative ways of banking. That included hosting the joint session with the Post Office on 15 May.

Comment: We had eight formal complaints from Personal customers. The customers mentioned disappointment in the branch closure, worry for staff being relocated and concern about the impact on older customers.

Action: The complaints were processed by our Customer Resolution Team, as part of their usual process. Each complaint is investigated and responded to individually which could be by phone, in-person, a letter or a mixture of these.

We explained the alternatives available to our customers from the customer guide and all customers were assured of the decision and approach to closing branches, including impact on our colleagues.

Other formats

If you'd like this guide in Braille, large print or audio format, please let us know. You can ask any of our branch colleagues or call us on 0345 601 0089.

Lines are open between 8am and 6pm Monday to Friday (except for bank holidays in Northern Ireland) and between 9am and 5m on Saturdays and Sundays. Call charges may vary. Please contact your phone company for details. We may record or monitor calls to confirm details of our conversations, and for verification and quality purposes.

Facts correct as at 17 May 2024.