

# Carrickfergus branch and cash machines are closing on 7 June 2024

A customer guide on our reasons for closing and how you can continue banking with us

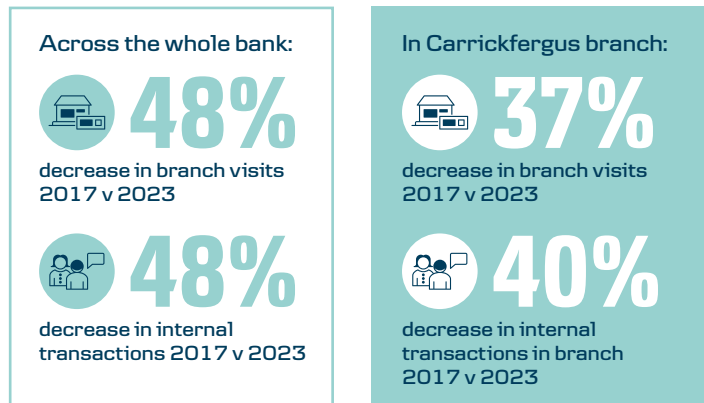
Danske Bank

## How we bank is changing

Banking has changed a lot, with more people than ever using our digital banking services. This means our branches are used less, and we have to make hard decisions about which ones can stay open.

Danske Bank customers can use any of our branches across Northern Ireland - we'll still have 24 branches to continue banking in, alongside other options.

We've seen a decrease in branch visits and internal transactions, alongside an increase in digital usage across all of our branches between 2017 and 2023.



We have seen a **25%** increase in customer logons to our digital channels over the past two years and are now recording over seven million logons per month.

## Our commitment to you

The branch may be closing, but we're still here to help and support you with your banking needs. If eBanking, our Mobile Banking app or District aren't right for you, you'll still be able to chat to our teams on the phone, through a video meeting or in one of our other branches.

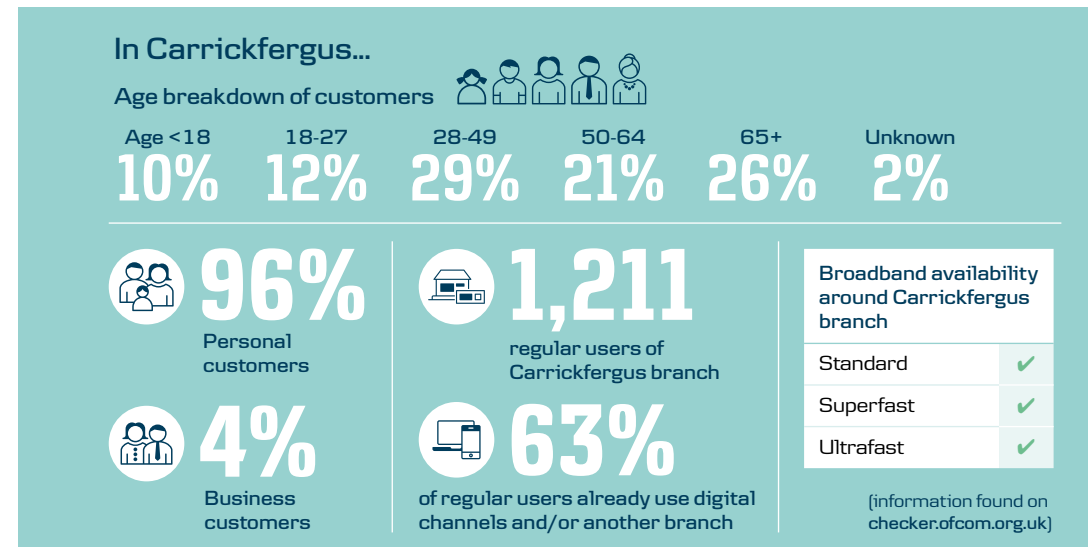
We've put together this guide so that we can explain the reasons why we are closing Carrickfergus branch, outline the impact on customers that we've considered and share other ways you can keep banking with us.

On page ten we've included an explanation of some of the terms we use in this guide. If you have any questions, please ask our team in any branch or by phone. We have a dedicated phone number just for queries on closing branches, which you can call on **0345 601 0089**.

## How we've come to our decision to close Carrickfergus branch

It's never an easy decision to close a branch, and we look into lots of factors like:

- how many customers are using the branch regularly
- where the nearest other branches and free to use cash machines are
- the particular needs of certain branch users including customers in vulnerable circumstances and business customers
- how close are other ways to bank, like the Post Office
- all the other ways you can bank with us: eBanking, Mobile Banking app, District, our contact centre and video meetings.



## How we're sharing the news

We'll be talking to our customers and the local community about our decision and to further understand the impact it will have. That will include local MPs, MLAs, Councillors, Post Office representatives and relevant local organisations and groups. We'll share details of who we've spoken to and any feedback or complaints we receive. This update will be posted on [danskebank.co.uk/branchchanges](https://danskebank.co.uk/branchchanges) no later than 24 May 2024.

Customers of the branch and the cash machines will get a letter about the closure, and our branch teams across the country are on hand to answer any questions. Our award-winning contact centre can also answer questions on the phone or through Secure Mail on eBanking, District or our Mobile Banking app.

Get in touch with us if you need to ask us anything or if you need any extra support.



# Ways to bank near Carrickfergus branch

## Nearest Danske Bank branches

You can visit any Danske Bank branch to do your banking. All our branches have level or ramp access for wheelchair users. Our branch colleagues are trained to recognise and support JAM card and Sunflower lanyard users.

You can find a full list of our branches at [danskebank.co.uk/branchfinder](https://danskebank.co.uk/branchfinder)



### Abbeycentre

Longwood Road,  
BT37 9UH

Opening hours:  
Monday - Friday  
10.00am - 4.00pm

8 miles away

#### Branch facilities:

|                               |                                             |
|-------------------------------|---------------------------------------------|
| ✓ Counter service             | ✓ Cash machine with Euros                   |
| ✓ Cash machine outside branch | ✓ Automated deposit machine                 |
| ✗ Cash machine inside branch  | ✗ Saturday opening (no counter service)     |
| ✓ Talking cash machine        | ✓ Day and Night safe for Business customers |

In Abbeycentre, there are a range of self service machines for withdrawals and lodgements which sit outside of the branch.



### Ballyclare

18 The Square,  
BT39 9BB

Opening hours:  
Monday - Friday  
10.00am - 12.30pm,  
1.30pm - 4.00pm

9.8 miles away

#### Branch facilities:

|                               |                                             |
|-------------------------------|---------------------------------------------|
| ✓ Counter service             | ✓ Cash machine with Euros                   |
| ✓ Cash machine outside branch | ✗ Automated deposit machine                 |
| ✓ Cash machine inside branch  | ✗ Saturday opening (no counter service)     |
| ✓ Talking cash machine        | ✓ Day and Night safe for Business customers |



### Donegall Square West

Donegall Square West,  
BT1 9JS

Opening hours:  
Monday - Friday  
10.00am - 4.00pm  
Saturday  
9.30am - 12.30pm

11.9 miles away

#### Branch facilities:

|                               |                                             |
|-------------------------------|---------------------------------------------|
| ✓ Counter service             | ✓ Cash machine with Euros                   |
| ✓ Cash machine outside branch | ✓ Automated deposit machine                 |
| ✓ Cash machine inside branch  | ✓ Saturday opening (no counter service)     |
| ✓ Talking cash machine        | ✓ Day and Night safe for Business customers |



## Nearest free to use cash machines

We're removing our Carrickfergus cash machine on 7 June 2024.



**Ulster Bank**  
37 High Street, BT38 7AN



**Nationwide**  
14 Market Place, BT38 7AW



**Sainsburys**  
1 Rodgers Quay, BT38 8BE

There might be closer cash machines that charge a fee. See the full list at [link.co.uk](https://link.co.uk)



## Nearby PayPoint Services

PayPoint offers in-store payment services including bill payments and cash functions. For more information and to find a PayPoint near you, visit [consumer.paypoint.com](https://consumer.paypoint.com)



**Bell's Corner**  
2 High Street,  
BT38 7AF  
Monday - Sunday  
7.00am - 11.00pm



**Hazels**  
76 Scotch Quarter,  
BT38 7DP  
Monday - Sunday  
7.00am - 9.30pm



**Spar**  
24 Bridewell Drive,  
BT38 8JW  
Monday - Sunday  
8.00am - 9.00pm



## Banking at the Post Office

Did you know that you can use your Danske Bank debit card to withdraw and deposit cash and check your account balance at the Post Office? You can also lodge cheques to your account in all Post Office branches in NI, with a pre-printed lodgement slip and Danske Bank Cheque Deposit envelope. Our branches or contact centre can order you lodgement slips and the Post Office can give you the envelopes.

Personal and business customers can withdraw up to their daily card limit (or £500 max.) and can lodge cash and coins too, but limits do apply.

Business customers are also able to register for a change giving service at the Post Office. If you're interested in that, contact us for more information.

Find out more about everyday banking at the Post Office at [danskebank.co.uk/postoffice](https://danskebank.co.uk/postoffice).

To find your nearest Post Office, go to [postoffice.co.uk/branch-finder](https://postoffice.co.uk/branch-finder)



**Sunnylands**  
24 Bridewell Drive, BT38 8JW  
0.5 miles away

Monday - Friday  
8.30am - 5.30pm



**Fortfield**  
75A Belfast Road, BT38 8BX  
0.7 miles away

Monday - Sunday  
8.00am - 8.00pm



**Victoria Road**  
17 Victoria Road, BT38 7JE  
0.8 miles away

Monday - Saturday  
8.00am - 8.00pm  
Sunday  
1.00pm - 6.00pm

## Other ways to bank with us



### eBanking

Personal customers can manage their accounts online securely through eBanking. Customers can check their account balances, account transactions, transfer money and pay bills, view statements, manage Direct Debits and standing orders, block, unblock and reorder cards, send us secure messages, and more. Find out more and register by visiting [danskebank.co.uk/ebanking](https://danskebank.co.uk/ebanking) or contacting us.



### Mobile Banking app

Personal eBanking customers can access their accounts anytime with our Mobile Banking app. Customers can check balances, see when money leaves or comes into accounts, block, unblock and reorder cards, transfer money, view digital bank statements, send us secure messages and more. Download for smartphones or tablets in the App Store or Google Play. Find out more at [danskebank.co.uk/app](https://danskebank.co.uk/app) or contact us.



### District

District is our online financial platform for business customers. Customers can get a full overview of their business's finances anytime. That includes viewing their account balances and transactions, managing their business cards and card holders, making payments and more. Find out more at [danskebank.co.uk/district](https://danskebank.co.uk/district) or call us on **0345 850 9515**.



### Contact centre

All Personal and Business customers can use our local, award-winning contact centre, which has phone and digital support. Our teams there can answer questions about your account, transfer money between your accounts, pay selected bills or make payments to other accounts. They can also organise meetings with you to review your banking and provide extra support you might need.

Business customers can call **0345 8509 515** and personal customers can reach us on **0345 600 2882**. Lines are open between 8am and 6pm Monday to Friday (except for bank holidays in Northern Ireland) and between 9am and 1pm on Saturdays.



### Video meetings

Personal customers can book a video meeting with our advisers to chat about their banking safely and conveniently, at home or anywhere else. Appointments are available between 9am and 5pm Monday to Friday. Find out more at [danskebank.co.uk/VideoMeetings](https://danskebank.co.uk/VideoMeetings)

## Supporting you

We're still here to help and support our customers.

We know in Carrickfergus that there are a number of users who are in vulnerable circumstances and who are business customers. We'll provide additional support for these customers about the closing branch through:

- our Conduct and Customer Experience team will be making proactive phone calls to customers in vulnerable circumstances to provide extra support and guidance
- giving ongoing support to use digital channels
- help with accessing everyday banking in the Post Office
- explaining additional account access options - including mandates and carer cards
- contacting relevant local organisations to work together to support customers.

In the lead up to the branch closing, we'll be here in person to answer questions and provide support on our digital channels and other ways to bank with us, including using the Post Office.

We're organising sessions in our Carrickfergus branch for Personal and Business customers to talk about the different ways to continue banking with us, and to provide guidance on how to access them. We'll share details of these sessions locally once they're confirmed.

Our dedicated phone number is available if you'd like to chat about support you need over the phone.

## Explaining our key terms

- **Branch visits** - anytime a customer visited a branch and completed at least one transaction anywhere in the branch on a unique day.
- **Use digital channels** - customers who log on to eBanking, Mobile Banking app or District.
- **Dedicated phone number** - a phone number to reach our contact centre specifically for queries about your branch closing.
- **Users** - anyone who completed an internal transaction inside the branch – this could be at the counter, express deposit, cash machine or automated deposit machines – six times or more over the period of 1 June 2023 – 30 Nov 2023 (Personal and Business customers), or once if they are a customer with a vulnerable circumstance.
- **Local community** - this might include your local MPs, MLAs, councillors and relevant consumer groups, charities and local organisations who have an interest in the closure.
- **JAM Card** - we are a JAM Card friendly organisation, and our staff are specially trained to recognise the JAM card and offer support to users. Find out more at [jamcard.org](http://jamcard.org)
- **Sunflower lanyard** - a lanyard that tells us the user has a hidden disability and may need extra support, our colleagues are trained to recognise the Sunflower lanyard and support users. Find out more at [hdsunflower.com/uk](http://hdsunflower.com/uk)
- **Distance** - distance is measured by the shortest car route from the postcode of the closing branch to the postcode of the nearby services, like other branches, Post Offices, and cash machines.
- **LINK** - LINK is the UK's largest cash machine network, connecting virtually all the UK's ATMs and ensuring communities have the access to cash that they need through channels such as ATMs, cashback at retailers' tills and Banking Hubs.
- **Customers in vulnerable circumstances** - a vulnerable customer is someone who, due to their personal circumstances, is especially susceptible to harm, particularly when a firm is not acting with appropriate levels of care.
- **Conduct and Customer Experience team** - this team is responsible responsible for improving customer outcomes and providing additional support to the community and users of the branch. This team will proactively reach out to customers about the closing of the branch.

## Summary of ways to bank

See where you can complete your banking at a glance. Some services are subject to individual limits.

| Ways to bank                           | Danske Bank branch | Post Office    | Danske Bank cash machine | Automated deposit machine | Other brand cash machine | eBanking, Mobile Banking app and District | Contact centre | Video meeting |
|----------------------------------------|--------------------|----------------|--------------------------|---------------------------|--------------------------|-------------------------------------------|----------------|---------------|
| Take out cash                          | ✓                  | ✓              | ✓                        |                           | ✓                        |                                           |                |               |
| Pay in cash                            | ✓                  | ✓              | ✓ <sup>1</sup>           | ✓ <sup>1</sup>            |                          |                                           |                |               |
| Pay in cheques                         | ✓                  | ✓ <sup>2</sup> |                          |                           |                          |                                           |                |               |
| Coin deposit                           | ✓                  | ✓              | ✓ <sup>1</sup>           | ✓ <sup>1</sup>            |                          |                                           |                |               |
| Balance enquiries                      | ✓                  | ✓              | ✓                        |                           | ✓                        | ✓                                         | ✓              |               |
| Statement / recent transactions        | ✓                  |                | ✓                        |                           |                          | ✓                                         | ✓              |               |
| Transfer money / pay bills             | ✓                  |                |                          |                           |                          | ✓                                         | ✓              |               |
| Manage Direct Debits                   | ✓                  |                |                          |                           |                          | ▲                                         | ✓              |               |
| Set up and manage standing orders      | ✓                  |                |                          |                           |                          | ✓                                         | ✓              |               |
| General banking queries                | ✓                  |                |                          |                           |                          | ✓                                         | ✓              |               |
| Meeting with our Advisers              | ✓                  |                |                          |                           |                          |                                           | ✓              | ●             |
| Additional support from our colleagues | ✓                  |                |                          |                           |                          |                                           | ✓              | ●             |

✓ All Customers    ▲ eBanking and District only    ● Personal customers only

<sup>1</sup> This is available in most Danske Bank branches. You can find out more information at [danskebank.co.uk/ways-to-bank/automated-deposit-service](http://danskebank.co.uk/ways-to-bank/automated-deposit-service)

<sup>2</sup> Cheques can only be paid into Post Offices in Northern Ireland.

## 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 1pm on Saturdays. 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 26 January 2024.