

Danske Bank branch closure impact assessment

Closing branch
1 Killinchy Street, Comber, BT23 5AP

The branch will permanently close on Friday 4 December 2020, 12.30pm.

Information correct at date of research 25/08/2020

Danske Bank

Consumer and business behaviour in an increasingly digital world is changing the face of traditional banking.

Many customers are choosing to use more convenient ways to bank, such as digital and banking on the telephone. We also have a range of services available to our customers through the Post Office®.

Danske Bank continues to invest in delivering first class banking services for consumers and businesses in Northern Ireland, however it only makes sense — as a modern, progressive bank — that the priorities for that investment will adapt and change. Some branches are being used significantly less frequently than they were in the past.

This review outlines details that have been taken into consideration regarding the decision to close Comber branch. On Friday 4 December, it will be updated further to include details of the efforts we have taken to engage with our customers and the local community in the Comber area.

We don't take the decision to close branches lightly, and when we do, we are committed to protecting the needs of our customers within our communities, including those more vulnerable. For vulnerable customers who use the branch, we provide different forms of communication to support them, such as large print letters, proactive phone calls and a dedicated telephone number to contact about this branch closure. Our branch staff also used our data based on vulnerable customers as well as their local knowledge to identify vulnerable customers and support them during the branch closure.

We also contact members of the local community – including MPs, MLAs and Councillors, as well as Northern Ireland business groups and charities – to let them know of our decision and give them an opportunity to discuss this further with us.

This document outlines alternative services available for customers, and is published in line with Lending Standards Board guidance for branch closures.

Danske Bank continues to invest in delivering first class banking services for consumers and businesses in Northern Ireland

About Danske Bank (added to document 20.11.2020)

Danske Bank is the trading name of Northern Bank Ltd., and a subsidiary of Danske Bank Group. We've been helping people and businesses achieve their ambitions for over 200 years.

Today, we serve the needs of customers through current accounts, mortgages, savings accounts, loans and credit cards, through our branch network, telephone banking, online banking, mobile banking and in our regional business centres.

Our vision is to make more possible for our customers, our employees, our stakeholders and for society. We play a fundamental role in driving Northern Ireland's economic growth by lending to people and to businesses.

We also believe we have a fundamental responsibility to ensure we are contributing to the wider society that we serve and the local communities we are a part of. How we do business, is as important as the business we do.

Our Decision (added to document 20.11.2020)

We regularly undertake strategic reviews of our business to determine how best to serve the evolving needs of our customers. Customer usage of online banking channels and digital payments have increased significantly in recent years while footfall in branches has declined. We expect the use of some branches to reduce further, therefore making them unsustainable to remain open. And this is why we've made the difficult decision to close our Comber branch – alongside our Ballycastle, Kilrea and Strabane branches – on 4 December 2020.

These decisions are made on a case-by-case basis following a thorough, strategic review and approval process, taking many factors into consideration – including branch usage and alternative ways to bank.

We remain committed to our local branch network and are investing in the transformation of several key branches alongside our continued investment in enhancing our digital and online offering.

This Impact Assessment sets out the steps we have taken to minimise the impact of our decision to close our Comber branch on our customers, in-line with our responsibilities under the Access to Banking Standard.

Access to Banking Standard (added to document 20.11.2020)

We are signatories of the Access to Banking Standard, with the Lending Standards Board. The Standard, an agreement between the government and the banking sector, sets out steps we should take to measure the impact of our decision to close a branch on our customers, how we should communicate this decision to them and the steps we should take to ensure they continue banking with us.

Part of the branch review process is ensuring there are alternatives available for our customers, including:

- Free to use cash machines
- Distance to our nearest branches
- Distance to nearest alternative service providers
- Distance to the local Post Office ®
- Online and mobile banking services.

As part of the Access to Banking Standard, we publish this Impact Assessment when we announce our decision to close, it is also available in hard copy at any of the closing branches.

Two weeks before the closure, we publish an updated version, which includes any communication and feedback from stakeholders.

How to Contact Us (added to document 20.11.2020)

If you think you may have been affected by our decision to close Comber branch, or if you would like to know what additional steps you can take to ensure you continue banking with us, please call our dedicated line on 0345 601 0089 (lines are open Monday-Friday 8am-8pm; Saturday and Sunday 9am-5pm). For general banking enquiries, please call 0345 600 2882 (lines are open Monday-Friday 8am-8pm; Saturday and Sunday 9am-5pm).

Our Approach (added to document 20.11.2020)

We regularly review the use by customers of our branches across Northern Ireland by monitoring the level of activity taking place including customer visits and number of counter transactions. We consider whether each branch location can remain economically sustainable once activity falls to a low level.

During the process we consider a range of factors including:

- Number of customers regularly using the branch
- The demographic of our customers
- Alternative ways to bank, including free to use ATMs
- Distance to nearest alternative bank branches and Post Office
- The number of employees affected
- The cost of running the premises.

Following a 2019/20 review of our branch network, we made the decision to close our Comber branch – as well as our Ballycastle, Kilrea and Strabane branches.

Closing branch

1 Killinchy Street, Comber, BT23 5AP

CUSTOMER PROFILE



BRANCH FACILITIES



Counter

YES



Internal ATM

NO



External ATM

YES

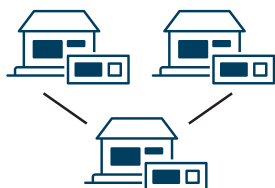
Self Service Machines

NO

OF THE CUSTOMERS WHO ACTIVELY USE THIS BRANCH



44%



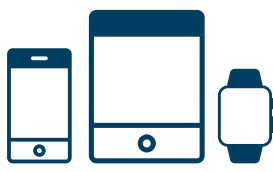
also use other branches
in our network

56%



only use this
particular branch

57%



also already use our
digital channels



AGE PROFILE OF PERSONAL CUSTOMERS AT THIS BRANCH

AGE <18

13%

AGE 18 - 27

15%

AGE 28 - 49

26%

AGE 50 - 64

19%

AGE 65+

21%

NEAREST DANSKE BANK BRANCHES

All listed Danske branches provide a full branch banking service, and are wheelchair accessible. They are accessible via public transport from Comber/Belfast City Centre. There is public car parking nearby.



NEWTOWNARDS 4.6 MILES AWAY

35 High Street, Newtownards, BT23 7HS

Mon, Tues, Fri: 09.30 – 16.30
Wed & Thurs: 10.00 – 16.30



KNOCK 6.4 MILES AWAY

520 Newtownards Road, Belfast, BT4 3HD

Mon, Tues, Fri: 09.30 – 16.30
Wed & Thurs: 10.00 – 16.30



SAINTFIELD 7.7 MILES AWAY

32 Main Street, Saintfield, BT24 7AB

Mon, Tues, Fri: 09.30 – 12.30, 13.30 – 16.30
Wed & Thurs: 10.00 – 12.30, 13.30 – 16.30



FORESTSIDE SHOPPING CENTRE 9 MILES AWAY

Upper Galwally, Castlereagh, Belfast, BT8 6FX

Mon, Tues, Fri: 09.30 – 16.30
Wed & Thurs: 10.00 – 16.30



DONEGALL SQUARE WEST 9.6 MILES AWAY

Belfast, BT1 6JS

Mon, Tues, Fri: 09.30 – 16.30
Wed & Thurs: 10.00 – 16.30



BANGOR 10 MILES AWAY

Bloomfield Shopping Centre, South Circular Road, Bangor, BT19 7HB

Mon, Tues, Fri: 09.30 – 16.30
Wed & Thurs: 10.00 – 16.30

*All branches are accessible via public transport from Belfast city centre.

CLOSEST ALTERNATIVE SERVICES



Ulster Bank – Branch
6-8 The Square, Comber, BT23 5DT
0.01 miles away



Santander – Branch
15 High Street, Newtownards, BT23 4XS
4.3 miles away



Ulster Bank – Branch
22 Frances Street, Newtownards, BT23 3DP
4.6 miles away

NEARBY POST OFFICE® - 0.1 MILES

28 Castle Street, Comber, BT23 5DZ

Monday - 8.30am – 5.30pm
Tuesday - Friday - 9am – 5.30pm
Saturday - 9am – 5pm
Sunday - Closed



Everyday Personal & Business Banking available:

- Cash withdrawals (using your Danske Bank debit card – up to limit of £500 per transaction)
- Cash deposits (using your Danske Bank debit card – Post Office limits will apply, depending on the Post Office you use)
- Cheque deposits (using a pre-printed envelope available from Post Office or Danske Bank branches)
- Account Balance Enquiry (using your Danske Bank debit card)
- Foreign currency available

NEARBY FREE TO USE CASH MACHINES



Royal Bank of Scotland
Tesco, The Square, Comber
0.02 miles away



Ulster Bank
6-8 The Square, Comber
0.05 miles away

BROADBAND AVAILABILITY WITHIN THE AREA OF OUR COMBER BRANCH*

BT23 5AP	Availability	Highest available download speed	Highest available upload speed
Standard	✓	23 Mbps	1 Mbps
Superfast	✓	80 Mbps	20 Mbps
Ultrafast	✓**	500 Mbps	35 Mbps

*Source OFCOM online broadband checker 08/2020

**broadband packages in this category are available to some, but not all premises in the selected postcode

To check broadband services that relate to different postcodes, please visit checker.ofcom.org.uk

OTHER WAYS TO BANK WITH DANSKE BANK



EBANKING



MOBILE/TABLET
BANKING



TEXT
MESSAGING



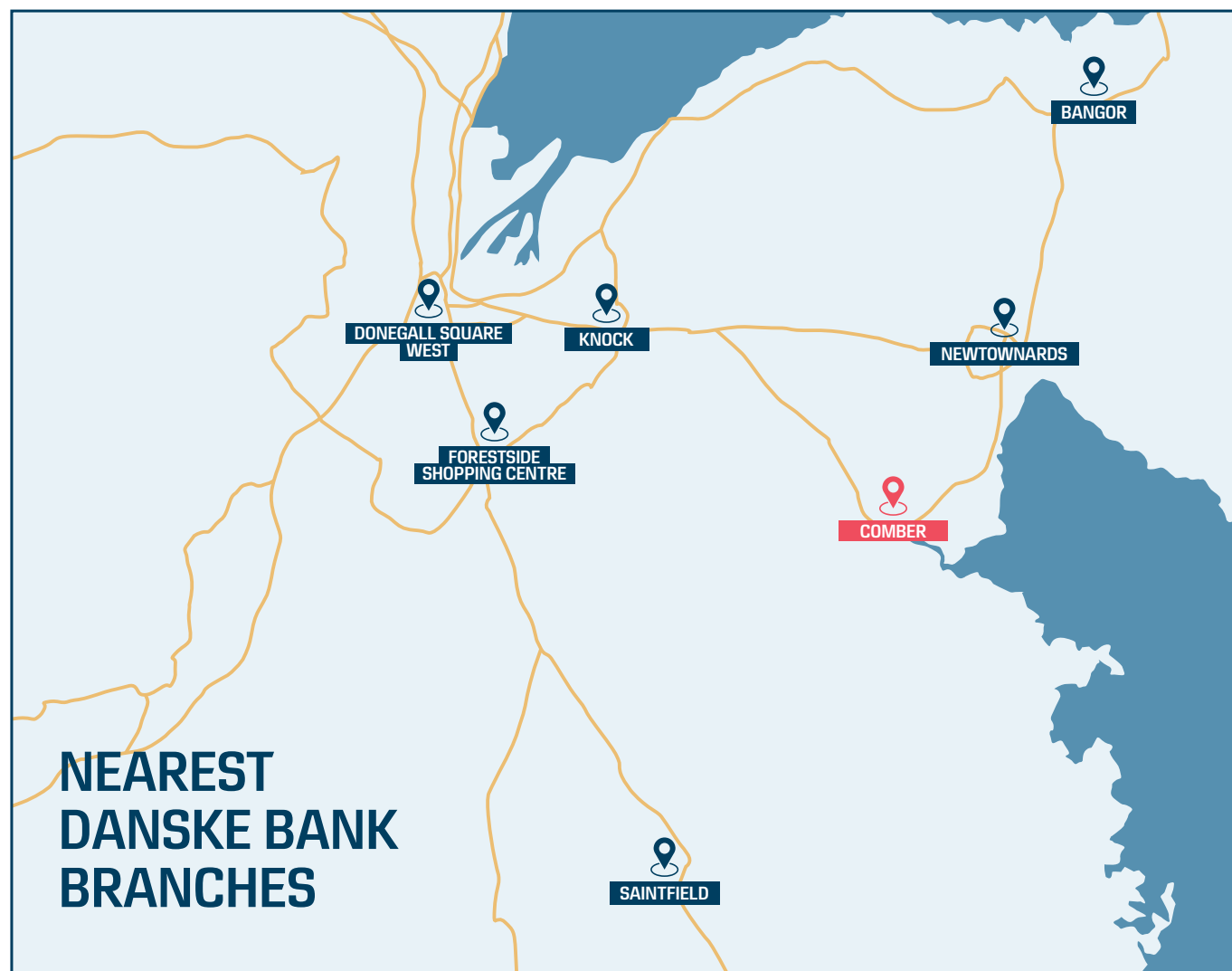
TELEPHONE
0345 6002 882



samsung pay



More information can be found at danskebank.co.uk/waystobank



Impact Assessment Update 20.11.2020

As part of our adherence to the Access to Banking Standard, we gave a commitment to update customers and stakeholders on any feedback that has been provided since the branch closures announcement.

Customer Engagement

Twelve weeks in advance of the closure date, we communicated with customers who actively use the branch (those who made a transaction in the past year) or who hold at least one account in the branch. In these letters, we detailed our decision to close the branch and included other options and alternative ways to bank with us. From the day of announcement, we also displayed our decision in posters and countertop notices in the branches.

For vulnerable customers who actively use the branch, we provide different forms of communications such as large print letters and proactive phonecalls. Our definition of vulnerable customers includes, but is not limited to, customers with a physical or mental disability, those over 75 years of age, those experiencing financial difficulties and those vulnerable by personal circumstance.

Our branch staff also used our data based on vulnerable customers as well as their local knowledge to identify vulnerable customers and support them during the branch closure.

Since the announcement of branch closure, we've attempted to contact by telephone our customers who are vulnerable so we could explain the decision and the different options available moving forward, as we wanted to proactively support these customers. Up to 17 November, the branch has successfully contacted 29 Comber customers during outbound telephone calls, and continues to attempt to contact the other 16 vulnerable customers affected by the branch closure.

In branch, we've also been proactively engaging customers to discuss our online and mobile banking, Post Office services, ATM services, telephone banking and fraud and scams that they should be aware of. We also had copies of our Step by Step banking guide on display available for customers in the impacted branches.

The initial Impact Assessment went live on the front page of our website at 8am on the day of announcement. We also had hard copies available for customers in branch and directed customers and stakeholder to it when appropriate.

Community Engagement

On the day we announced the decision to close Comber branch, we also proactively contacted local stakeholders to let them know about the closure, share alternative services and provide an opportunity for them to discuss our decision with us.

We contacted:

Local MP – Jim Shannon

Local MLAs – Kellie Armstrong, Harry Harvey, Michelle McIlveen, Mike Nesbitt and Peter Weir

Local Councillors – Stephen Cooper, Trevor Cummings, Robert Gibson, Deborah Girvan, Philip Smith

Retail NI

Age NI

Northern Ireland Chamber of Commerce

Consumer Council

Age Sector Platform

We reached out to sheltered homes within the area of Comber to support customers utilising those services.

We also informed the Post Office of the closure of Comber branch, so they are aware they may see more customers completing banking transactions in the Post Office.

Stakeholder feedback

Comment: Jim Shannon MP requested a meeting with the Bank following his notification.

Action: He was met by our Managing Director of Personal Banking and Head of Communications for a conversation about his questions and concerns, where he was also offered a copy of the Comber branch Impact Assessment and Step by Step guide.

Customer feedback

Comment: To date, we have received feedback from 2 customers about the closure of Comber branch. These customers expressed disappointment about the closure, and in particular the access to online and telephone banking which may not be suitable to all.

Action: We have responded personally to each customer to address their individual concerns. We have explained the rationale for the branch closure, and explained the options available to access their bank accounts following the branch closure – including use of our online and mobile banking, telephone banking and banking at the Post Office.

Definition of key terms

Term	Definition
Alternative services	Closest non-Danske Bank branches.
Banking services	Range of banking services for Danske Bank customers include in-branch, self-service machines, on the phone, online, appointments, cash machines.
Branch banking service	Counter service, self-service machines and appointments available.
Branch facilities	Breakdown of services available within the branch
Counter service/Counter	Banking completed 'over the counter' with a teller – usually cash or cheque deposits or withdrawals, or could be receiving change.
Customer profile	Breakdown of Personal and Business customers within the branch.
Customers who actively use this branch	Customers who have used the branch one or more times. (September 2019-January 2020 data utilised, as coronavirus crisis had impact on 2020 data).
Distances measured	Distances measured utilising branch finders; Google Maps and Apple Maps.
Increasingly digital world	More and more services moving online – including banking. At Danske Bank, our digital world for personal customers, is focused on our personal eBanking platform and Mobile Banking App, and for business customers, our eBanking (District) services. Customers can also call our contact centre, and complete banking over the phone.
Lending Standards Board	The Lending Standards Board (LSB) is an organisation whose mission is to drive fair customer outcomes within financial services through independent oversight.
Nearby	Closest services available, within 1 mile.
Nearest Danske Bank branches	Closest Danske Bank branches to the branch closing – addresses and miles included.
Traditional banking	Banking solely in a branch, with no additional online banking.
Vulnerable customer	The Financial Conduct Authority defines a vulnerable consumer as someone who, due to their personal circumstances, is especially susceptible to harm, particularly when a firm is not acting with appropriate levels of care.

This publication is also available in Braille,
in large print, on tape and on disk.
Speak to a member of staff for details.

Danske Bank is a trading name of Northern Bank Limited which is
authorised by the Prudential Regulation Authority and regulated
by the Financial Conduct Authority and the Prudential Regulation
Authority, Financial Services Register, reference number 122261.

Registered in Northern Ireland R568.

Registered Office:

Donegall Square West

Belfast BT1 6JS

Northern Bank Limited is a member of the Danske Bank Group.

danskebank.co.uk