

Second Impact Assessment Update

02.09.2022

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

The initial impact assessment was published online (at www.danskebank.co.uk/branchchanges) and made available in our closing branches on 13 May - this document outlined our rationale for closure, an outline of our branch, as well as alternative services available. This is the second further update that has since been created and made available online and printed at branch, on 27 July and 2 September. These updates reflect actions and additional activities we have taken to address concerns and to further support customers and the wider community before the branch closure date.

We appreciate the closure date is approaching, and you may want to speak to a member of staff to discuss your future banking arrangements. We also want to remind customers and stakeholders that even after the branch closes on 16 September 2022 at 12.30pm and the external cash machine is removed on 31 January 2023, there is still support and assistance available for any issues or concerns you might have, or any questions you might need to ask us. As of 14 September, the Euro functionality will no longer be available on the external cash machine.

You can continue to contact us to address any of these queries or questions:

- By phone: Using our dedicated phone line for these queries, **0345 601 0089** (line is open 8am-6pm Monday-Friday and 9am-5pm Saturday and Sunday);
- In branch: You can use any Danske Bank branch, and speak to any of our colleagues who can assist you. Until closure, our Fivemiletown team will be on hand to help you and after that, your nearest alternative branch will be Enniskillen; and
- Online: Through our Secure Mail function on eBanking or through your Mobile Bank app.

Customer engagement

Since the previous update on 27 July, Fivemiletown branch colleagues and customer relationship managers have continued to address any queries in branch and have proactively contacted community organisations and business customers, with 35 proactively contacted. During this contact, we addressed customer concerns and disappointment, and discussed alternative ways to bank and arrangements that may help them with their banking going forward.

We have reached out by phone to customers we identified as needing additional support with the branch closure, and to date have made contact with 42 Fivemiletown customers.

Two of our colleagues visited Valley Fold on 18 July and offered practical support to a number of residents on alternative ways to bank - including use of Post Office services, how to use an ATM, Paypoint and Cashback facilities and shared more information on eBanking to two residents who already had the service. One of those customers was able to set up notifications on their Mobile Bank app as well as download our Danske ID app.

On 15 August, our Fivemiletown branch also hosted a Post Office information session at the branch, with representatives of the local Post Office attending. This was advertised in our Impact Assessment update (27 July) as well as through posters and literature in branch. This full-day session was well attended by customers, and had representatives from Danske Bank's Conduct team, four Danske Bank Business Managers and the Regional Manager of the Post Office as well as the Business Development Manager of the Post Office.

At the session, customers raised lack of privacy in the local Post Office, and the Regional Manager was able to talk about the current refurbishment of the service and reassured customers that the solutions being introduced are a direct result of feedback and would ease their concerns.

On 24 August we hosted a 'Ways to Bank' webinar for any customer to attend and find out more about the alternative options to bank. This was promoted in our customer letters at announcement of the branch closure, in our Impact Assessment, through our customer newsletter sent by email to customers (sent throughout w/b 8 August), in branch and on social media. There were 30 registrations, with three customers in total attending the session.

An external poster has been placed close to the external cash machine, advising customers that the Euro functionality will no longer be available on the machine from 14 September. Given the ad hoc usage of this function by customers, a further SMS communication was issued on 15 August to 122 customers (identified as users of the machine) to share this information.

Business customer activity

As a result of direct contact with business customers, we recognised opportunities to provide additional support to all our business customers.

On 9 August, a new webpage was published with information specific to business customers and how they could utilise the Post Office after the branch closure. This is available on:

<https://danskebank.co.uk/business/help/post-office> and is signposted on our Ways to bank and Business Help pages.

On our webpage (<https://danskebank.co.uk/DistrictVideoGuides>) we have published three videos to help business customers with District, our online business banking platform. Alongside that are some helpful numbers and contacts if customers need further support.

On 26 August, we emailed around 1,300 business customers in total, to share information on alternative ways to bank with them - which signposted to the District and Post Office webpages.

Additional community and stakeholder feedback (received since 27 July):

Comment: Request to retain an ATM in Fivemiletown, raised at initial meeting with MLA Deborah Erskine and members of Fivemiletown Chamber of Commerce.

Action: We're actively speaking with business owners in the town regarding potential for hosting of an ATM at their premises. We have committed to continuing to update and engage with Deborah Erskine MLA and the Chamber on this situation.

Additional customer feedback (received since 27 July):

Comment: One customer voiced concern that the branch and ATM services were being withdrawn. The customer raised that the next closest ATM is a distance away, and that the Post Office often doesn't have staff available to process banking requests.

Action: We have reassured the customer of the alternatives available and the availability of the Post Office for banking cash and that other ATMs that are not Danske Bank branded can be utilised. Customer was also informed about eBanking, which can be used for general balance queries and other banking services.

Comment: One customer raised general feedback on branch closures and ATM withdrawals as a whole in her area.

Action: We explained our reasoning for branch closures and reduction of our ATM services, which include a change of how people bank with us.