

Impact Assessment Update 27.07.2022

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 original impact assessment has now been updated and is available online (at www.danskebank.co.uk/branchchanges) and hard copies will continue to be available for customers in our branches up to and after the branch closure.

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 and the external cash machine is removed on 16 September at 12.30pm, there is still support and assistance available for any issues or concerns you might have, or any questions you might need to ask us. You can continue to contact us to address any queries or questions:

- By phone: Using our dedicated phone line for 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 Cookstown team will be on hand to help you and after that, your nearest alternative branch will be Magherafelt; and
- Online: Through our Secure Mail function on eBanking or through your Mobile Bank app.

Customer engagement

Eighteen weeks before the closure date, we sent letters to impacted customers. In these letters, we detailed our decision to close the branch, included alternative ways to bank with us and shared alternative services (including the Post Office, other Danske Bank branches and free to use cash machines). On the day of the announcement, we also displayed this decision to close in posters and countertop notices in Cookstown branch.

We recognised the need for some of our customers registered to Cookstown who may require different forms of communications. One large print letter was created and sent to one Cookstown customer and proactive phone calls were made as required by branch staff.

In Cookstown branch, we've been proactively engaging with customers both by phone and at the counter, to discuss our online and mobile banking options, services offered by the Post Office, cash machine services, banking on the telephone and raising awareness of fraud and scams in order to help support our customers. You can find more information on our alternative ways to bank in this document, on page 8 and 9 and our staff will be happy to demonstrate our online banking should you need a little further support in this area

Hard copies of our Step by Step banking guide [db-step-by-step-guides-bank-from-home.pdf \(danskebank.co.uk\)](#) continue to be available for customers online (in our Help section) and to take away in our branches - these can be requested up to and after the closure, and can also be posted to you if requested. Alongside that, on 24 August we will host a 'Personal Banking - Ways to Bank Webinar' for any customer to attend and find out more about the alternative options to bank, find out more and register now at: <https://na.eventscld.com/ehome/index.php?eventid=686573&>. This is a good opportunity for customers to improve their confidence in the alternative services available, and to engage with our staff and ask questions during the event.

Since the announcement of closure, texts and emails have been sent to customers who have used the external cash machine between 1 October 2021 - 31 March 2022 to inform them that the service will be removed. Messages were sent to customers who had used the machine three times or more in that time frame, customers we have identified as requiring additional support were sent a message if they used the machine once in that time frame.

Our Cookstown branch will also be hosting a Post Office information session at the branch, with representatives of the local Post Office attending to share details on ways to bank at the Post Office. This will be at Cookstown branch from 10am-4pm on 18 August - you can find out more from our staff in Cookstown branch and posters are on display with details.

Community and stakeholder engagement

On the day we announced the decision to close Cookstown 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 (by phone and/or email):

Local MP – Francie Molloy

Local MLAs – Michelle O’Neill, Linda Dillon, Emma Sheerin, Keith Buchanan, Patsy McGlone

Local Councillors – Gavin Bell, Cathal Mulligan, John McNamee, Kerri Hughes, Mark Glasgow, Wilbert Buchanan, Trevor Wilson

Retail NI, Federation of Small Businesses NI, Consumer Council, UK Finance NI, NI Chamber of Commerce.

Since announcement, our Branch Regional Manager and Head of Communications held a meeting with Keith Buchanan MLA.

We informed the Post Office of the closure, so they were aware that their nearby branches may see more customers completing banking transactions there.

We also made contact with our partners Age NI and Hourglass NI to discuss the changes and the potential impact on their service users and how we can support.

Locally, Cookstown branch colleagues and customer relationship managers also proactively contacted and met with regular customers including addressing any queries in Branch and contacting community organisations about the closure and alternative options. These included:

- Sixteen business customers.
- Local organisations – including Scout and Brownies and Mothers Union groups, local sporting clubs, Cookstown Library, Fairhill Credit Union and The Hub BT80.
- Local schools with links to the branch – including Ballytrea Primary School, Cookstown Primary School, Holy Trinity Primary School, Phoenix Integrated Primary School, Kiddiwinkles Day Care Nursery, Orritor Primary School, Holy Trinity College, Cookstown High School.
- Local nursing homes – including Drapersfield Nursing Home, Fairfield Nursing Home, Weavers Meadow Nursing Home.
- Local Post Offices – including Cookstown Post Office, Killymoon Post Office, Moneymore Post Office and Orritor Post Office.

At two of the schools we have reached out to, the branch is now organising the roll out of our financial literacy programme Money Smart. A number of organisations were given Impact Assessments and flyers to display in their premises for the local community to avail of.

Community and stakeholder feedback

Comment: A number of schools expressed disappointment at the branch closing.

Action: We assured schools we still would continue to maintain our links and provide support to schools where we can, including delivery of our Money Smart financial literacy programme for primary and post-primary schools in NI.

Comment: Two political stakeholders mentioned concern at what would happen to staff.

Action: We confirmed there would be no compulsory redundancies and that we would be working with staff to relocate them within the Bank.

Customer feedback:

Comment: A number of business customers expressed disappointment at the branch closure.

Action: We discussed the alternative ways to bank with customers, including alternative branches as well as the Post Office service available to all customers.

Comment: We had three complaints from customers about the closure of Cookstown branch. 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. We explained the alternatives to our customers from the Impact Assessment. All customers were assured of the decision and approach to closing branches, including our staff. One customer switched their account to an alternative provider as a result of the closure.