

# 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 subsequent withdrawal of the external cash machine (on 31 January 2023).

The original impact assessment has now been updated and is available online (at [www.danskebank.co.uk/branchchanges](http://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 on 16 September 2022 at 12.30pm and the 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. For awareness, the Euro functionality will no longer be available on the external cash machine from 14 September 2022. 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 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

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 Fivemiletown branch.

We recognised the need for some of our customers registered to Fivemiletown who may require different forms of communications. Three large print letters were created and sent to Fivemiletown customers and proactive phone calls were made as required by branch staff.

In Fivemiletown 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. Messages were sent to customers to inform them of the withdrawal of the cash machine on 31 January 2023. A further communication is planned to advise of the withdrawal of the Euro functionality on 14 August 2022.

Our Fivemiletown 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 Fivemiletown branch from 10am-12.30pm on 15 August - you can find out more from our staff in Fivemiletown branch, and posters are also on display with details.

## Community and stakeholder engagement

On the day we announced the decision to close Fivemiletown 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 - Michelle Gildernew

Local MLAs - Deborah Erskine, Tom Elliot, Jemma Dolan, Aine Murphy, Colm Gildernew

Local Councillors - Wills Robinson, Frances Burton, Meta Graham, Sean McGuigan, Phelim Gildernew, Shara McAleer

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

Since announcement, our Managing Director of Personal Banking and Head of Communications held a meeting with Deborah Erskine MLA, Councillor Frances Burton, and three members of the Fivemiletown Chamber (Irwin Lapsley, Greg Williamson and Fionla Murphy).

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, Fivemiletown 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:

- Twenty-four business customers.
- The local Spar shop, which houses the local Post Office.

## Community and stakeholder feedback

**Comment:** A number of political contacts expressed disappointment at the branch closing.

**Action:** We discussed the impact on staff, the alternative ways of banking and the support available to customers from announcement to closure date, and beyond.

**Comment:** At the meeting with political and Fivemiletown Chamber representatives, the Chamber noted that they felt it was important that an ATM was retained in Fivemiletown.

**Action:** We confirmed that we were speaking to local business owners in the town who had registered an interest in hosting an ATM. We made it clear that such a solution would be reliant on finding a suitable location that could house an ATM. We've investigated potential sites for retaining an ATM in Fivemiletown and will be engaging in the coming weeks on how this might progress - we have updated MLA Deborah Erskine via email with this update.

**Comment:** The Fivemiletown Chamber noted that they felt the Post Office service in Fivemiletown is inadequate at present.

They also requested more information on cheque clearance when using the Post Office to lodge.

**Action:** We reached out to senior officials from the Post Office, and it was our understanding that a meeting had been organised by the local Post Office and Post Office - we emailed the Chamber to confirm this information.

We confirmed the Post Office clearance with the Chamber the following day, confirming that lodging a cheque in the Post Office added one extra business day to the clearing cycle.

## **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 our online banking platform District, alternative branches, as well as the Post Office service available to all customers.

**Comment:** We had three complaints from customers about the closure of Fivemiletown branch. The customers mentioned disappointment in the branch closure, concern about the impact on older customers and dissatisfaction with cheque clearing via the Post Office instead of the branch.

**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, including the Post Office and the clearing system for cheques when using that facility. All customers were assured of the decision and approach to closing branches.