

# *Danske branch closure impact assessment*

Closing Branch  
19 Main Street, Larne BT40 1JX

Information accurate at date of publication 29/06/18

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 telephone banking. Alongside these alternative ways to bank 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 Larne branch and on Friday 12 October it will be updated further to also include details of the efforts we have taken to engage with our customers and the local community in Larne.

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

# Closing Branch

19 Main Street, Larne BT40 1JX

## CUSTOMER PROFILE



**92%**  
PERSONAL  
CUSTOMERS



**8%**  
BUSINESS  
CUSTOMERS

## BRANCH FACILITIES



Counter

YES



Internal ATM

YES



External ATM

YES

Self Service Machines

NO

## OF THE CUSTOMERS WHO ACTIVELY USE THIS BRANCH



**26%**



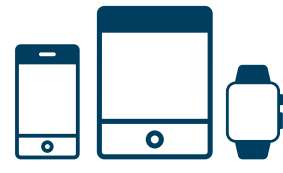
also use other branches  
in our network

**74%**



only use this  
particular branch

**60%**



also already use our  
digital channels



## AGE PROFILE OF PERSONAL CUSTOMERS AT THIS BRANCH

AGE <18

**4%**

AGE 18 - 27

**10%**

AGE 28 - 49

**27%**

AGE 50 - 64

**28%**

AGE 65+

**31%**

# NEAREST DANSKE BANK BRANCHES



## BALLYCLARE

18 The Square,  
Ballyclare BT39 9BB



11.6 MILES AWAY

## CARRICKFERGUS

21-23 High Street,  
Carrickfergus BT38 7AL



11.9 MILES AWAY

## ABBEY CENTRE

31A Longwood Road,  
Newtownabbey BT37 9UH



17.6 MILES AWAY

## NEARBY POST OFFICE - 0.2 MILES

98 Main Street

Monday to Friday  
8.30am - 5.30pm

Saturday  
9am - 12.30pm

Sunday - Closed



## CLOSEST ALTERNATIVE SERVICES



**Santander**  
54 Main Street, Larne BT40 1SS



**Halifax**  
33 Main Street, Larne BT40 1JE

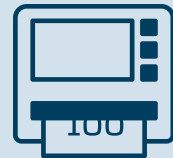


**Ulster Bank**  
9 Upper Cross Street, Larne BT40 1SZ



**Larne Credit Union**  
31 Circular Road, Larne BT40 1HR

## NEARBY FREE TO USE CASH MACHINES



**Danske ATM**

Larne location to be confirmed



**Link ATM**

Halifax, 33 Main Street  
223ft away



**Link ATM**

Santander, 54 Main Street  
390ft away



**Link ATM**

Post Office, 98 Main Street  
0.2 miles away

## BROADBAND AVAILABILITY WITHIN THE AREA OF OUR LARNE BRANCH

BT40 1JX	Availability	Highest available download speed	Highest available upload speed
Standard	✓	15 Mbps	0.9 Mbps
Superfast	✓	80 Mbps	20 Mbps

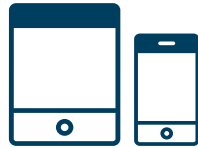
\*Source OFCOM online broadband checker 06/2018

To check broadband services that relate to different postcodes, please visit [checker.ofcom.org.uk](http://checker.ofcom.org.uk)

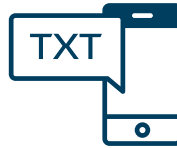
# OTHER WAYS TO BANK WITH DANSKE BANK



EBANKING



MOBILE/TABLET  
BANKING



TEXT SERVICE



TELEPHONE  
0345 736 5024



More information can be found at [danskebank.co.uk/waystobank](https://danskebank.co.uk/waystobank)

## DANSKE BANK BRANCHES



# Community Engagement

(Information correct as of 8/10/18)

**On the day we announced we were closing the branch, we contacted our customers, local elected representatives, community representatives and business representatives.**

## Communications included:

- A detailed explanatory letter pre planned to arrive with branch customers on the morning of the announcement. This also included provision of Braille letters where applicable.
- We notified relevant local media as well as daily press.
- We shared information about the branch closure on the Bank's website.
- We telephoned the six members of the NI Assembly for East Antrim, the Member of Parliament and Larne councillors.
- We sent subsequent explanatory emails to the six members of the NI Assembly, the Member of Parliament and Larne councillors.
- We telephoned the Consumer Council and then forwarded an explanatory email.
- We telephoned Age NI and Age Sector Platform and then forwarded an explanatory email.
- We telephoned the Federation of Small Businesses, the NI Chamber of Commerce & Industry and Retail NI and then followed up with explanatory emails.
- We telephoned and emailed the local economic development agency in Larne – LEDCOM.

## Feedback from Representatives and Customers

- We had follow up phone calls with members of the NI Assembly and councillors throughout the day of the announcement, this was to receive feedback and to discuss additional questions.
- We met in person with Roy Beggs MLA of the Ulster Unionist Party at his constituency office in Carrickfergus.
- We received two official customer complaints regarding the announcement.
- Customers also commented on the decision in-branch and were offered advice and guidance there and then.

## Our response and actions taken

- The Larne branch team have been advising customers on a range of options, including digital banking, alternative branches, telephone banking and our partnership with the Post Office.
- We held an after-hours engagement event for customers on 13th September 2018.
- Post Office representatives were present at the session to assist our customers and provide information on the service they offer.
- We had a range of banking personnel in attendance, including branch staff, cash managers and business advisers.
- Our branch staff pro-actively approached vulnerable customers to ensure they were aware that the branch would be closing and had considered alternative arrangements.
- We prominently displayed leaflets in the branch giving details of alternative ways to bank.
- Post Office representatives continued to be briefed on details around the closure. All Danske Bank customers who have a personal current account can use Post Office branches for cash withdrawals, balance enquiries and cash or cheque deposits.
- We put in place counter top signs and information notices in-branch alerting customers to the planned closure, asking them to speak to staff and signposting them to the impact assessment on our website.
- The impact assessment went live on the front page of our website early in the morning on the day of the announcement – we highlighted the assessment in branch to customers when appropriate.
- Having decided to retain an ATM presence in Larne after the closure we made sure customers were made aware of this in-branch as appropriate. In the short term the exterior ATM will stay in its current location and if it is moved in the future it will be to another site within the town.

# Our Decision

Following a wide review of our branch network, we made the decision to proceed with the closure of our Larne branch. The decision was not taken lightly and since the announcement was made we have engaged with our customers, local elected representatives, community representatives and business representatives to listen to their feedback and gain a greater understanding of their views on what impacts the closure may have. Our staff in-branch, and through our telephone advisory service, continue to be proactive in helping customers with their queries.

From 12 October 2018 current Larne customer accounts will be registered with Ballymena branch for administrative purposes only. Customers are able to use any Danske Bank branch in Northern Ireland and will be made to feel very welcome wherever they decide to visit us.

Post-closure personal customers can also contact our local customer contact centre on **03456 002882** and business customers can contact our local Business Direct team on **03452 668899**.

Customer account numbers and sort codes will stay the same and any standing orders, direct debits, cards and PINS will all continue unchanged.

We hope this impact assessment has been useful for our customers, and we look forward to continuing to provide them with the service we trust they have come to expect from Danske Bank.