

# *Danske branch closure impact assessment*

Closing Branch  
353 Lisburn Road, Belfast, BT9 7EP

Information accurate at date of publication 15/02/19

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. 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 Lisburn Road branch and on Friday 24 May 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 the Lisburn Road area.

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

# Closing Branch

353 Lisburn Road, Belfast, BT9 7EP

## CUSTOMER PROFILE



## BRANCH FACILITIES



Counter

YES



Internal ATM

NO



External ATM

YES

Self Service Machines

NO

## OF THE CUSTOMERS WHO ACTIVELY USE THIS BRANCH



**45%**



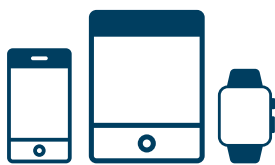
also use other branches  
in our network

**55%**



only use this  
particular branch

**60%**



also already use our  
digital channels



## AGE PROFILE OF PERSONAL CUSTOMERS AT THIS BRANCH

AGE <18

**3%**

AGE 18 - 27

**13%**

AGE 28 - 49

**33%**

AGE 50 - 64

**27%**

AGE 65+

**22%**

# NEAREST DANSKE BANK BRANCHES



## UNIVERSITY ROAD

Belfast, BT7 1ND

   
1.1 MILES AWAY

## DONEGALL SQUARE WEST

Belfast, BT1 6JS

   
1.9 MILES AWAY

## KENNEDY CENTRE

564 Falls Road, Belfast, BT11 9AE

   
2 MILES AWAY

## FORESTSIDE SHOPPING CENTRE

Upper Galwally, Castlereagh,  
Belfast, BT8 6FX

   
2.7 MILES AWAY

## KNOCK

520 Upper Newtownards Road,  
Belfast, BT4 3HD

   
5.5 MILES AWAY

## LISBURN

62 Bow Street, Lisburn, BT28 1YS

   
7 MILES AWAY

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

## NEARBY POST OFFICE® - 0.4 MILES

322 Lisburn Road,  
Belfast, BT9 6GH  
Monday to Saturday  
7am – 11pm  
Sunday - Closed



## CLOSEST ALTERNATIVE SERVICES



### Bank of Ireland

364 Lisburn Road, BT9 6GL 0.2 miles away



### Ulster Bank

91 University Road, BT7 1NG 0.8 miles away



### First Trust

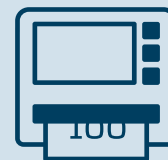
36 University Road, BT7 1NH 1 mile away



### Danske Bank

University Road, BT7 1NG 1.1 miles away

## NEARBY FREE TO USE CASH MACHINES



### Royal Bank of Scotland

339 Lisburn Road 0.03miles



### Cardtronics

406 Lisburn Road 0.2 miles away



### Bank of Ireland

364 Lisburn Road 0.2 miles away



### Danske Bank

28 Malone Road 0.6 miles away



### Danske Bank

252 Tates Avenue 0.7 miles away

## BROADBAND AVAILABILITY WITHIN THE AREA OF OUR LISBURN ROAD BRANCH

BT9 7EP	Availability	Highest available download speed	Highest available upload speed
Standard	✓	18 Mbps	1 Mbps
Superfast	✓	80 Mbps	20 Mbps
Ultrafast	✓**	350 Mbps	20 Mbps

\*Source OFCOM online broadband checker 02/2019

\*\*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](https://checker.ofcom.org.uk)

# OTHER WAYS TO BANK WITH DANSKE BANK



EBANKING



MOBILE/TABLET  
BANKING



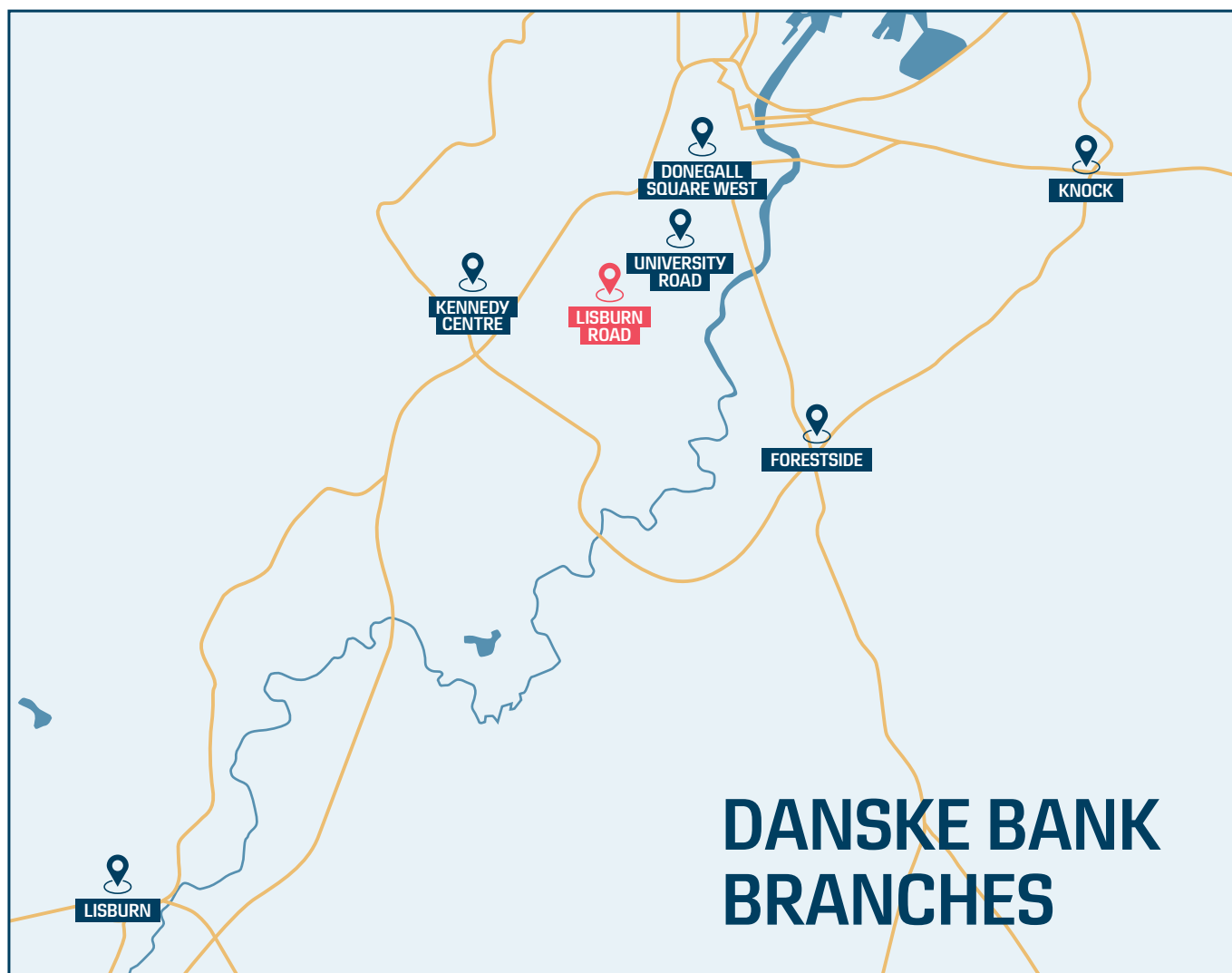
TEXT  
MESSAGING



TELEPHONE  
0345 736 5024



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



# Community Engagement

(Information correct as of 15/05/19)

**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 South Belfast, the Member of Parliament and Botanic Ward councillors.
- We telephoned the Consumer Council and then forwarded an explanatory email.
- We forwarded an explanatory email to Age NI and Age Sector Platform.
- We telephoned the Federation of Small Businesses, the NI Chamber of Commerce & Industry and Retail NI and then followed up with explanatory emails.

## Feedback from Representatives and Customers

- We had follow up phone calls with councillors throughout the day of the announcement, this was to receive feedback and to discuss additional questions.
- 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 Lisburn Road 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 customer engagement event for customers on 2nd May 2019. We had a range of banking personnel in attendance, including branch staff, cash managers and business advisers.
- Our Area Manager pro-actively contacted 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 and had hard copies of the assessment available.

## Our Decision

**Following a wide review of our branch network, we made the decision to proceed with the closure of our Lisburn Road 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.**

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. After the closure, Danske

Bank will still retain 40 branches across Northern Ireland, including our other Belfast branches – at Forestside, University Road, Donegall Square West, Kennedy Centre, Knock and Abbey Centre.

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.