

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 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 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 Lurgan team will be on hand to help you and after that, your nearest alternative branch will be Portadown; and
- Online: Through our Secure Mail function on eBanking or through your Mobile Bank app.

Customer engagement

Since the previous update on 27 July, Lurgan branch colleagues and customer relationship managers have continued to address any queries in branch and have proactively contacted community organisations and business customers, with 51 proactively contacted. During these contacts, we addressed customer concerns and disappointment, and discuss 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 71 Lurgan customers.

On 16 August, our Lurgan 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. The session was well attended by customers, with all customer queries being resolved on the day. Branch staff were in attendance, alongside two Danske Bank Conduct and Customer Experience team members, three Business Managers, the Regional Manager of the Post Office, and a representative of the local Post Office. All three Post Offices in the local area were made aware of the event. All representatives engaged with customers throughout the day, and were able to answer customer queries, with the Post Office representative offering additional support for customers if required.

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.

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 customer feedback (received since 27 July):

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.