

Branch closure impact assessment

Closing branch and withdrawal of ATMs:

Danske Bank Lurgan
39 Market Street
Lurgan
Craigavon
BT66 6AB

Closure date: 16 September 2022

Information correct as at: March 2022

Danske Bank

Our Approach

We regularly undertake strategic reviews of our business to determine how best to serve the evolving needs of our customers. While branches are still an important part of our offering, many customers are using them much less frequently, instead choosing to use digital channels, banking on the telephone and the Post Office.

After careful consideration and noting a decline in transaction levels at Lurgan branch, we have made the difficult decision to close the branch and withdraw the ATMs on 16 September 2022 - you can read more on our decision in the next section.

These decisions are made on a case-by-case basis following a thorough, strategic review and approval process, considering many factors - including branch usage and the availability of alternative ways to bank.

We have invested over £5.8 million in our branch network and the transformation of several key branches over the past number of years, and we continue to invest in enhancing our digital and online offerings.

This Impact Assessment sets out the steps we have taken to minimise the impact of our decision to close our Lurgan branch and withdraw the ATMs on our customers, in-line with our responsibilities under the Access to Banking Standard.

In December 2021, the Access to Cash Action Group (comprising all major banks, including Danske Bank, along with the Federation of Small Business, Age UK and Toynbee Hall) announced a landmark decision that any community that faces the closure of a core cash service, such as a bank branch or ATM, will have its needs independently assessed by LINK. Under the new model, LINK will determine whether a new solution should be provided to meet that community's cash needs as a whole - not just the customers or members of one bank or building society. As a voluntary member of the Access to Cash Action Group, we have followed this model and engaged with LINK before announcing our closure and withdrawal of the ATMs at Lurgan.

Further information on this process can be found at: <https://www.link.co.uk/initiatives/bank-branch-closures>. Communities will also be able to request a review of their community's needs from the summer of 2022.

Our Decision for closing Lurgan Branch

The way customers choose to bank is always changing, so we regularly review our services. While branches are still an important part of our offering, many customers are using them less often, instead choosing to use online, mobile or telephone banking, and the Post Office.

We regularly review the use by customers of our branches across Northern Ireland by monitoring the level of transactions taking place. We consider whether each branch location can remain economically sustainable once activity falls to a consistent low level over time.

During the process, we consider a range of factors including:

- Number of customers regularly using the branch:
 - Over the counter transactions have declined by 38% from 2019-2021.
- The customer profile of Lurgan branch (detailed on page 4).
- Alternative ways to bank, including free to use ATMs (detailed on pages 6 and 7).
- Distance to nearest alternative bank branches and Post Office (detailed on pages 6 and 7).
- The number of employees affected.
- The cost of running the premises.

Access to Banking Standard

The Access to Banking Standard, overseen by the Lending Standards Board (LSB), is designed to ensure that customers affected by branch closures receive sufficient communication and clarity on the reasons for the closure and adequate support in accessing alternative banking services. As part of the Access to Banking Standard, we publish this Impact Assessment on our website at danskebank.co.uk/branchchanges when we announce our decision to close, it is also available in hard copy at our Lurgan and Portadown branches, can be printed on request at any branch or made available through our contact centre. This Impact Assessment is also available in Braille, large print, on tape and on disc. Please ask a member of staff for more details.

From 13 May, we will be talking to local public representatives and other community groups to let them know that Lurgan branch is closing and give them contact details in case they want us to address any questions, queries or investigate any support requirements. Two weeks before the branch closes, we will publish an updated version of the Impact Assessment on danskebank.co.uk, including any feedback received and additional support available resulting from the engagement.

How to contact us

If you have been affected by our decision to close Lurgan branch, or if you would like to know what additional steps you can take to ensure you continue banking with us, please call our dedicated line on 0345 601 0089. For general banking enquiries, please call 0345 600 2882 (both lines are open Monday-Friday 8am-6pm; Saturday and Sunday 9am-5pm).

You can speak directly to our advisors about the branch changes and they can send you additional support through the post or to your Secure Mail in your Danske Bank mobile app or eBanking.

Our local contact centre provides phone, digital, email and online support, and is available seven days a week (Monday to Friday 8am to 6pm and Saturday and Sunday 9am to 5pm). Our team there can carry out a wide range of transactions for you, including reviewing withdrawals and deposits, transferring money between your accounts, paying selected bills or making payments to other accounts.

Lurgan branch information

39 Market Street, Lurgan, Craigavon, BT66 6AB



Monday - Friday:

10.00am - 4.00pm (lunchtime closure 12.30pm-1.30pm)

CUSTOMER PROFILE



97%
PERSONAL
CUSTOMERS



3%
BUSINESS
CUSTOMERS

BRANCH FACILITIES



Internal ATM	YES
External ATM (without deposit functionality)	YES
Internal ADM	NO
Counter	YES
Safety deposit	YES

Fully accessible for customers.



AGE PROFILE OF PERSONAL CUSTOMERS

AGE <18	AGE 18 - 27	AGE 28 - 49	AGE 50 - 64	AGE 65+	UNKNOWN
9%	11%	35%	23%	21%	1%

HOW LURGAN CUSTOMERS BANK WITH US



13%



also use other branches

27%



only use this branch

47%



already use digital channels

We analysed data from Lurgan customers from 1 June 2021 - 28 February 2022.

ALTERNATIVE SERVICES

If you have any concerns, questions or require additional support with the closure of the Lurgan branch, withdrawal of the ATMs or the alternative services listed below, please do not hesitate to talk to the team in branch or over the phone in our contact centre.

OTHER DANSKE BANK BRANCHES

Information on all our branches can be found at danskebank.co.uk/branchfinder
Your nearest alternative branch is at Portadown.

All of our branches are fully accessible, with ramp access, wheelchair friendly layouts, hearing loops for cash machines/deposit machines/teller service, all our branches are JAM card friendly and Sunflower Lanyard aware.

 <p>DANSKE BANK PORTADOWN 6.5 MILES AWAY (BY ROAD) 45-48 High Street, Portadown, BT62 1LB Mon - Fri: 10.00am - 4.00pm</p>	<p>Lunchtime closure: No Public transport: Bus and train Public parking: Yes - on street parking available nearby. Free public parking is also available at Riverbank Car Park, Meadow Lane, Foundry Lane, Castle Street and Falgreen. The nearest disabled parking is available in High Street, within 100 metres of the branch.</p>	<p>Counter service: Yes Internal ATM: Yes (with deposit functionality) Internal ADM: Yes External ATM: Yes (with deposit functionality)</p>
 <p>DANSKE BANK BANBRIDGE 9.3 MILES AWAY (BY ROAD) 37-39 Bridge Street, Banbridge, BT32 3JL Mon - Fri: 10.00am - 4.00pm</p>	<p>Lunchtime closure: Yes - 12.30pm - 1.30pm Public transport: Bus Public parking: Yes - on street parking available. Nearby free public car parks are Kenlis Court, Downshire Road, Church Square and Gospel Lane. One disabled parking space is available directly outside the branch.</p>	<p>Counter service: Yes Internal ATM: Yes (with deposit functionality) Internal ADM: No External ATM: Yes (without deposit functionality)</p>
 <p>DANSKE BANK ARMAGH 17.3 MILES AWAY (BY ROAD) 78 Scotch Street, Armagh, BT61 7DJ Mon - Fri: 10.00am - 4.00pm</p>	<p>Lunchtime closure: Yes - 12.30pm - 1.30pm Public transport: Bus Public parking: Yes - nearby free public car parks are Court House - Lonsdale Road, Dobbin Street Lane and Dobbin Street Lane (St Malachy's).</p>	<p>Counter service: Yes Internal ATM: Yes (with deposit functionality) Internal ADM: Yes External ATM: Yes (without deposit functionality)</p>
 <p>DANSKE BANK LISBURN 17.4 MILES AWAY (BY ROAD) 62-66 Bow Street, Lisburn, BT28 1YS Mon - Fri: 10.00am - 4.00pm</p>	<p>Lunchtime closure: No Public transport: Bus and train Public parking: Yes - on street parking available nearby branch. Nearby public car parking available at Bow Street Mall and Lagan Bank Road, and free parking is available at Quay Street.</p>	<p>Counter service: Yes Internal ATM: Yes (with deposit functionality) Internal ADM: Yes External ATM: Yes (without deposit functionality)</p>

NEARBY POST OFFICE® - >0.1 MILES AWAY (2 MINUTE WALK)

Lurgan Post Office, 2 Market Street, Lurgan, Craigavon, BT66 6AQ



Monday - Friday - 9.00am - 5.30pm Saturday - 9.00am - 1.00pm

Everyday Personal & Business Banking available at the Post Office®:


- Instant cash withdrawals (using your Danske Bank Debit Mastercard - up to a limit of £500 per transaction).
- Instant cash deposits (using your Danske Bank Debit Mastercard - please visit danskebank.co.uk/personal/ways-to-bank/post-office to view latest limits for Danske Bank customers. Individual Post Offices limits will also apply).
- Cheque deposits (NI only). Cheques can be deposited using a Danske Bank/Post Office envelope, which is available from the Post Office or Danske Bank branches. It must also be accompanied by a bank giro credit with your account details (sometimes these can be found at the back of your chequebook, or you can ask us to send a bank giro credit book out to you for lodgements). Cheques are processed the day we receive them.
- Account Balance Enquiry (using your Danske Bank Debit Mastercard).
- Foreign currency available.

Find other Post Office branches, as well as opening times and services available at: postoffice.co.uk/branch-finder

OTHER LOCAL BANKS



 **Bank of Ireland**
13 Market Street, Lurgan, BT66 6AR
>0.1 mile away

 **Ulster Bank**
14-16 Market Street, Lurgan, BT66 6AP
>0.1 mile away

 **Halifax**
23 Market Street, Lurgan, BT66 6AR
>0.1 mile away

NEAREST FREE TO USE CASH MACHINES



Found at link.co.uk/consumers/locator

We will be removing the cash machines at Lurgan branch and they will be unavailable from 16 September 2022.

 **Ra O Hagan Meats**
6 North Street, Lurgan, BT67 9AG


 **Bank of Ireland**
13 Market Street, Lurgan, BT66 6AR

 **Ulster Bank**
14-16 Market Street, Lurgan, BT66 6AP

NEARBY PAYPOINT SERVICES

PayPoint offers in-store payment services for customers - including bill payments and cash functions. For more information visit paypoint.com and search BT66 6AB.

 **PJ Foods LTD**
28 Market Street, Craigavon, BT66 6AQ
Open Monday - Sunday - 6.00am - 9.00pm

 **Lurgan Credit Union**
40 Church Place, Craigavon, BT66 6EU
Open Monday - Sunday - 24 hour

BROADBAND AVAILABILITY WITHIN THE AREA OF THIS BRANCH*

	Availability	Highest available download speed	Highest available upload speed
Standard	✓	19 Mbps	1 Mbps
Superfast	✓	80 Mbps	20 Mbps

*Information found on checker.ofcom.org.uk and searching BT66 6AB.

OTHER WAYS TO BANK WITH US

After Lurgan branch closes and the ATMs are withdrawn, you can complete your banking at any Danske Bank branch in Northern Ireland. We do also have a number of alternative ways to bank with us, without having to visit a branch.



eBanking (Personal customers)

eBanking lets you manage your accounts online and stay in control of your finances 24 hours a day. Through it, you can check your account balances, account transactions, make transfers, view statements and more. Customers who have Savings accounts with no cards are able to transfer money between accounts using eBanking and our Mobile Banking App. Accessible on internet browsers on any device through www.danskebank.co.uk, after you have registered for eBanking.



District (Business customers)

District is an online banking platform for business customers, where you can check account balances, view transactions, make payments, view statements and more.



Mobile Banking App (Personal customers)

Manage your account and carry out a wide range of banking activities, all through our App. Available through the App Store and Play Store.



Text and email alerts (Personal customers)

You can set up alerts to help you manage your accounts, through our Account Balance Service and Overdraft Alerts service.

Account Balance Service lets you set up customised text and email alerts, which can be set up to be sent daily or when a certain activity happens on your account – for example, if your account goes above or below a certain balance, or when a payment enters or leaves your account.

Overdraft Alerts help you stay on top of your account if you have an overdraft. If we have your mobile number, we'll text you when you go into an arranged or unarranged overdraft so you can take any action needed.

For more information on both, including how to get set up, please contact us or visit danskebank.co.uk/personal/ways-to-bank/alerts



Post Office

Complete day-to-day banking at any Post Office branch in the UK. You can:

- Withdraw cash using your Debit Mastercard.
- Deposit cash using your Debit Mastercard.
- Check your balance with your Debit Mastercard.
- Lodge cheques to your account (NI only). You will need a pre-printed envelope (available at Danske Bank branches and the Post Office) and a bank giro credit with your account details (sometimes these can be found at the back of your chequebook, or you can ask us to send a bank giro credit book out to you for lodgements). Cheques are processed the day we receive them.



Contact Us

Our local contact centre provides phone, digital, email and online support, and is available seven days a week (Monday to Friday 8am to 6pm and Saturday and Sunday 9am to 5pm). Our team there can carry out a wide range of transactions for you, including reviewing withdrawals and deposits, transferring money between your accounts, paying selected bills or making payments to other accounts



Cash machines

You can use your Danske Bank Debit Mastercard to withdraw funds from cash machines. Most provide free withdrawals, but you will be given a warning before completing your transaction on fees that may be charged. You can view free to use cash machines at link.co.uk/consumers/locator

At Danske Bank cash machines, withdrawals from Danske Debit Mastercards are free of charge, and you are able to access your Danske Mastercard balance onscreen or request a mini statement of your account.



Automated Deposit Service

In recent years, we have made investments in our Automated Deposit Services in some of our branches across Northern Ireland. This includes our Automated Deposit Machines (ADMs) which take note and coin deposits, as well as our adaptations to ATMs inside and outside a number of branches, which can facilitate withdrawals and deposits using your Danske card.

These aren't available in all branches, but can be found at Abbey Centre**, Altnagelvin, Antrim, Armagh, Ballymena, Ballymoney, Banbridge*, Bloomfield**, Carrickfergus, Coleraine*, Donegal Square West, Downpatrick*, Dungannon*, Enniskillen, Forestside**, Kennedy Centre**, Knock, Limavady, Lisburn, Magherafelt, Newry, Newtownards*, Omagh*, Portadown*, Shipquay Place.

To get more information, please get in touch with your local branch or you can call our customer contact centre.

*Deposit facility available outside branch 24/7

**Deposit facility available during shopping centre opening hours



Account assistance

If you need help accessing your account, we have a number of options that can help. These include:

- A Carer's account
- Power of Attorney's, Enduring Power of Attorney's and Court Protection orders can also be registered on accounts
- Mandates

We appreciate that there can be times when due to a temporary or permanent situation, you might require additional assistance or support from us. If you need further help or more information about your options, please get in touch with the team at Lurgan before closure, or you can contact us on **0345 601 0089** (line is open 8am - 6pm Monday - Friday and 9am - 5pm Saturday and Sunday). After closure, the team in Portadown or any of our branches can help, or you can contact us on the phone.

Get more information at: danskebank.co.uk/waystobank

Definition of key terms

Term	Definition
Access to Banking Standard	Access to Banking Standard The Access to Banking Standard, overseen by the LSB, is designed to ensure that customers affected by branch closures receive sufficient communication and clarity on the reasons for the closure and adequate support in accessing alternative banking services.
Age profile of customers	Breakdown of closing branch customers by age groups.
Already use digital channels	We define this as a customer of the closing branch who has logged onto eBanking at least once from 1 June 2021 - 28 February 2022.
Automated Deposit Machine (ADM)	Some of our branches have Automated Deposit Machines (ADMs) inside. They allow customers to lodge notes and coins into their Danske Bank account with or without their card.
ATM with deposit function	Some of our branches have ATMs with additional functionality, where customers can withdraw and also deposit money into their accounts using their Danske Bank Mastercard.
Banking services / branch facilities	Range of banking services for Danske Bank customers include in-branch, self-service machines, on the phone, online, appointments, cash machines, counter service and appointments available.
Customer contact centre	Our customer contact centre helps service our customers over the phone, online and through direct mails. Advisers there can complete many of the transactions that would happen over the counter at branch and answer queries you may have.
Counter service/Counter	Banking completed 'over the counter' with a teller - usually cash or cheque deposits or withdrawals, or could be receiving change.
Customer profile	Breakdown of Personal and Business customers of the closing branch.
Fully accessible	All our branches are fully accessible, with the majority having level access. When level access is not provided, mobile ramps are available. The majority have height-adjustable teller counters. All have automatic doors, hearing loops, low-level writing desks, ground floor meeting rooms and welcome assistance dogs.
Increasingly digital world	More and more services move online - including banking. For Danske Bank, our digital world is focused on our personal eBanking and Mobile Banking App, and our District services for business customers. As well as our customer contact centre, where customers can complete banking online or over the phone.

Term	Definition
JAM card friendly	We are a JAM (Just A Moment) card-friendly bank. JAM cards give people with communication difficulties a discreet, non-verbal way of asking for a minute of patience when they need it. All our staff are trained to recognise the card and give the best customer service to users.
Miles away	All mileage calculated using Google Maps and AA Route Planner.
Only use this branch	Customers of the closing branch who have made at least one monetary transaction from 1 June 2021 - 28 February 2022.
Other Danske Bank branches	Alternative Danske Bank branches to the branch closing - addresses and miles included.
Other local banks	Alternative non-Danske Bank bank branches.
Nearest	Services available near the closing branch.
Public transport	For access to alternative Danske Bank branches, we have listed public transport where it is available. To get the most up to date travel information, we would advise you look at the local provider. Translink operates coach, bus and train services throughout Northern Ireland and the most up-to-date routes can be found on their website (translink.co.uk). Some routes may require more than one service from starting to final destination.
Self Service / Automated deposit service	At some of our branches, we have self service equipment/Automated Deposit Machines (ADMs) where Danske customers can make note and coin lodgements into their accounts. There are also some branches with ATMs that have a deposit functionality too - meaning you can withdraw and deposit at some of those cash machines.
Strategic review	A strategic review is a structured process to identify a business's progress towards achieving its overall goals. This could be about improving the performance of an existing area or making changes to the existing ways of working to improve performance.
Sunflower lanyard	The Hidden Disabilities Sunflower Lanyard Scheme, which aims to provide people who have a disability, that is not immediately obvious to others - such as autism, asthma, chronic illness or visual or hearing impairments- a discreet way to let people know they may need extra support.
Traditional banking	Banking solely in a branch, with no additional online banking.
Use other branches	Customers of the closing branch who have made at least one monetary transaction in any other Danske Bank branch from 1 June 2021 - 28 February 2022.
Vulnerable customer	The Financial Conduct Authority defines a vulnerable customer as someone who, due to their personal circumstances, is especially susceptible to harm, particularly when a firm is not acting with appropriate levels of care.

This publication is also available in Braille,
in large print, on tape and on disk.
Speak to a member of staff for details.

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