

Danske branch closure impact assessment

Closing Branch
77 Main Street, Bangor, BT20 5AP

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 Main Street, Bangor 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 Bangor.

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

Closing Branch

77 Main Street, Bangor, BT20 5AP

CUSTOMER PROFILE



92%
PERSONAL
CUSTOMERS



8%
BUSINESS
CUSTOMERS

BRANCH FACILITIES



Counter

YES



Internal ATM

YES



External ATM

YES

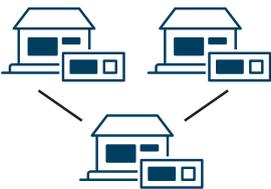
Self Service Machines

NO

OF THE CUSTOMERS WHO ACTIVELY USE THIS BRANCH



46%



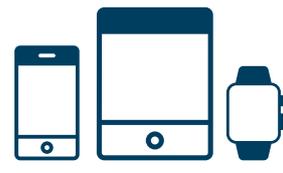
also use other branches
in our network

54%



only use this
particular branch

48%



also already use our
digital channels



AGE PROFILE OF PERSONAL CUSTOMERS AT THIS BRANCH

AGE <18

3%

AGE 18 - 27

9%

AGE 28 - 49

24%

AGE 50 - 64

27%

AGE 65+

35%

NEAREST DANSKE BANK BRANCHES



BLOOMFIELD SHOPPING CENTRE

South Circular Road, Bangor, BT19 7HB **2.2 MILES AWAY**



NEWTOWNARDS

35 High Street, Newtownards, BT23 7HS **5.8 MILES AWAY**



COMBER 1 Killinchy Street,
Comber, Newtownards, BT23 5AP

10.2 MILES AWAY



KNOCK

520 Upper Newtownards Road,
Belfast, BT4 3HD

10.4 MILES AWAY



DONEGALL SQUARE WEST

Belfast, BT1 6JS

13 MILES AWAY



FORESTSIDE SHOPPING CENTRE

Upper Galwally, Castlereagh,
Belfast, BT8 6FX

13.9 MILES AWAY



*All branches are accessible via public transport from Main Street, Bangor

NEARBY POST OFFICE® - 0.1 MILES

143 Main Street, Bangor,
BT20 4AQ

Monday to Saturday
9am - 5.30pm

Sunday - Closed



CLOSEST ALTERNATIVE SERVICES



Bank of Ireland
82 Main Street, Bangor



First Trust
85 Main Street, Bangor



Nationwide
76 Main Street, Bangor

NEARBY FREE TO USE CASH MACHINES



Bank of Ireland
82 Main Street, Bangor 0.03 miles away



First Trust
85 Main Street, Bangor 0.04 miles



Nationwide
76 Main Street, Bangor 0.04 miles



Santander
64 Main Street, Bangor 0.06 miles



Danske Bank
2 Ballyholme Road, Bangor 0.34 miles

BROADBAND AVAILABILITY WITHIN THE AREA OF OUR MAIN STREET, BANGOR BRANCH

BT20 5AP	Availability	Highest available download speed	Highest available upload speed
Standard	✓	17 Mbps	1 Mbps
Superfast	✓	80 Mbps	20 Mbps

*Source OFCOM online broadband checker 02/19

To check broadband services that relate to different postcodes, please visit 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



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 North Down, the Member of Parliament and Bangor 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.
- We telephoned and emailed the Bangor Chamber of Commerce.

Feedback from Representatives and Customers

- We had follow up phone calls with Lady Sylvia Hermon MP, 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 Alan Chambers MLA of the Ulster Unionist Party, the President of the Bangor Chamber of Commerce and senior representatives from North Down Borough Council.

Our Decision

Following a wide review of our branch network, we made the decision to proceed with the closure of our Main Street 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

- We received three 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 Main Street Bangor 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.

Bank will still retain 40 branches across Northern Ireland - including a newly refurbished and ultra-modern branch at Bloomfield Shopping centre in Bangor.

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.