

Danske branch closure impact assessment

Closing Branch
227 Antrim Road, Belfast, BT15 2HB

Information accurate at date of publication 9/12/16

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 telephone banking, online banking and mobile 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 Antrim Road branch and on Friday 27 January 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 North Belfast.

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

Closing Branch

227 Antrim Road, Belfast, BT15 2HB

CUSTOMER PROFILE



BRANCH FACILITIES



Counter

YES



Internal ATM

NO



External ATM

YES

Self Service Machines

NO

OF THE CUSTOMERS WHO ACTIVELY USE THIS BRANCH



40%



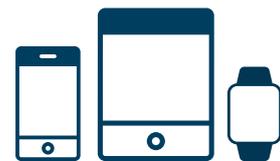
also use other branches
in our network

60%



only use this
particular branch

49%



also already use our
digital channels



AGE PROFILE OF PERSONAL CUSTOMERS AT THIS BRANCH

AGE <18

3%

AGE 18 - 27

15%

AGE 28 - 49

38%

AGE 50 - 64

26%

AGE 65+

18%

NEAREST DANSKE BANK BRANCHES



DONEGALL SQUARE WEST

Belfast, BT1 6JS
OPEN SATURDAYS



2 MILES AWAY

ABBEYCENTRE BRANCH

Longwood Road,
Newtownabbey, BT37 9UH
OPEN SATURDAYS



3.6 MILES AWAY

MALLUSK BRANCH

39 MaIlusk Road,
Newtownabbey, BT36 4PP



7.8 MILES AWAY

NEARBY POST OFFICE – 85 YARDS

240 Antrim Road,
Belfast, BT15 2AR
Mon/Tues/Thu/Fri
9:00 to 17:30

Wednesday 9:00 to 13:00
Saturday 9:00 to 12:30



CLOSEST ALTERNATIVE SERVICES



Bank of Ireland
275 Antrim Rd, Belfast, BT15 2GZ



Nationwide
310 Antrim Rd, Belfast, BT36 5FJ



Ulster Bank
393 Antrim Rd, Belfast, BT15 3BG



Newington Credit Union Limited
239/243 Duncairn Gardens,
Belfast, BT15 2GF

NEARBY FREE TO USE CASH MACHINES



Bank Machine
Maxo1, 328 Antrim Road
0.24 miles away



Bank Machine
Maxo1, 452 Antrim Road
0.48 miles away



Danske Bank
Spar, 325 Cavehill Rd
0.33 miles away



First Trust
Curleys, 235 Antrim Rd
0.05 miles away

LOCAL BROADBAND ACCESSIBILITY

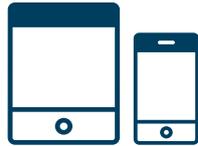
Good 3G & 4G indoors and outdoors.
Good for mobile broadband.



OTHER WAYS TO BANK WITH DANSKE BANK



EBANKING



MOBILE/TABLET
BANKING



PAYM



APPLE WATCH
APP

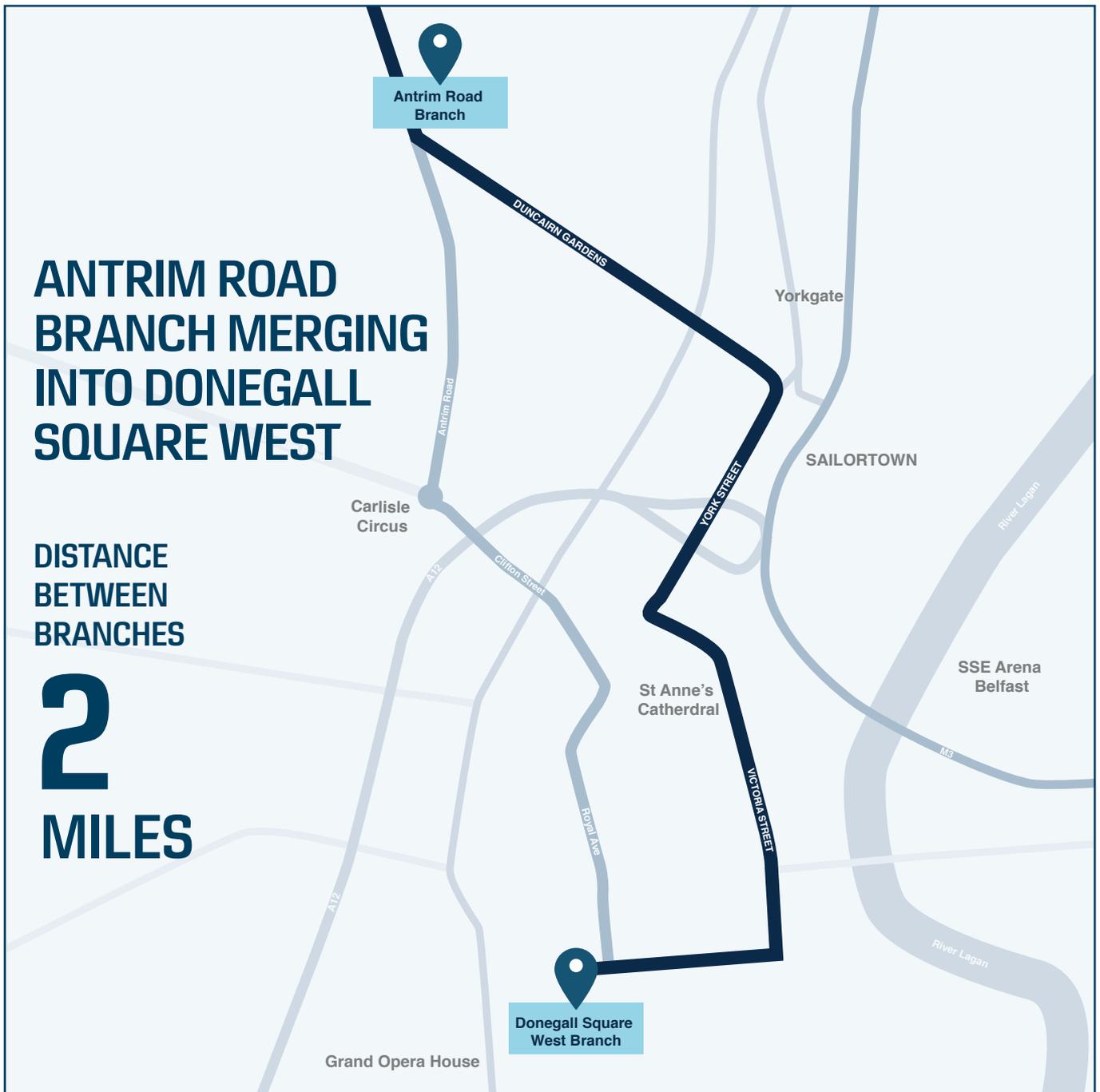


TEXT
SERVICE



TELEPHONE
0345 736 5024

More information can be found at www.danskebank.co.uk/waystobank



Community Engagement

(Information correct as of 27/1/17)

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 day of the announcement. This also included provision of Braille letters where applicable.
- We notified relevant local media as well as the daily press.
- We shared information about the branch closure on the Bank's website and Twitter channel.
- We telephoned the six members of the NI Assembly for North Belfast and the Member of Parliament.
- We sent explanatory letters to the six members of the NI Assembly, the Member of Parliament and all Belfast City councillors representing the North Belfast electoral wards of Castle and Oldpark.
- We telephoned the Consumer Council and then forwarded an explanatory letter.
- We telephoned Age NI and Age Sector Platform and then forwarded an explanatory letter.
- We telephoned the Federation of Small Businesses, the NI Chamber of Commerce & Industry and the NI Independent Retail Trade Association and then forwarded an explanatory letter.
- We sent an explanatory letter to the North Belfast Partnership.

Feedback from Representatives and Customers

- We met in person with an elected member of Belfast City Council from Sinn Fein to discuss our decision and understand her views on the impact it may have.
- We met in person with the Chief Executive of the Consumer Council to discuss our decision and understand his views on the impact it may have.
- We received two written complaints from customers indicating their disappointment, citing inconvenience and impact on customer service. A small number of customers also expressed their dissatisfaction at the branch counter.

Our Response and Actions taken

- **On a one-to-one basis our Antrim Road team continue to:**
 - Proactively engage with customers in-branch to discuss with them alternative ways to access their accounts including using other Danske Bank branches in the locality, using online banking, mobile banking, telephone services and utilising our partnership with the Post Office.
 - Offer the provision of after-hours customer sessions, for those customers who want to hear more about alternative ways to bank at a time that suits them.
 - Approach vulnerable customers to identify how their ongoing banking needs will be met.
- We prominently display leaflets in the branch giving details of alternative ways to bank for both personal & business customers.
- Post Office representatives continue to be briefed on 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.
- Accessibility of neighbouring Danske Bank branches have been assessed prior to closure, and both Donegall Square West and Abbey Centre branch provide step free access for customers.
- We put in place counter top signs and posters 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 all customer letters and press information.
- We ensured that our assessment was printable and branch staff were briefed to offer to print the assessment in branch for customers when appropriate.
- Our Regional Manager personally contacted a number of vulnerable customers.

Our Decision

(Information correct as of 27/1/17)

Following a wide review of our branch network, we made the decision to proceed with the closure of our Antrim Road branch. This 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 21 April 2017 current Antrim Road customer accounts will be based at our Donegall Square West branch, although our 'real time' banking between branches means that they can use any branch of Danske Bank in Northern Ireland as their own. Customers will be made welcome wherever, and however, they wish to use our branch network.

When the branch closes on 21 April 2017 we will issue a welcome Letter to the impacted customers from the manager of the receiving branch, reassuring them of excellent service and support from their new branch. We also encourage customers to come in to speak to staff in any of our branches about any queries they may have. Post-closure personal customers can also contact our local customer contact centre on **03457 365024** 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.