



Office of Corri Wilson MP

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Ross McEwan
Chief Executive Officer
Royal Bank of Scotland
Group Headquarters
Gogarburn
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EH12 1HQ

17 May 2016

Dear Mr McEwan

I have been notified today of the Royal Bank of Scotland's disappointing decision to close your branch in Dalmellington, which is one of the towns in my constituency.

I would be grateful if you could explain the reasons behind this decision, and the consultation process that the bank went through with branch customers, local residents and businesses prior to this decision being taken. The correspondence received from your Head of Public Affairs, Hollie Voyce, indicated a drop in transactions of 16 per cent since 2011. Could you explain how this compares with the national average drop in over the counter interactions, both in rural and urban locations, and reassure me that the decision to close this branch has not be based solely on statistical analysis, but that a full impact analysis has been carried out?

The correspondence states that only 54 customers use the branch on a regular weekly basis, and that 22 of these already use other branches in the area. I would like to know how you define 'regular weekly basis' to establish how representative this figure is in determining how many people will be impacted by this decision. I would also be interested to know how you define 'other branches in the area' as my understanding is that this is the only bank in the entire Doon Valley, the only bank between Castle Douglas and Ayr. You state that the nearest alternative branch is 13.7 miles away, which sounds almost reasonable, until you take into account that is by a long and winding road and the journey time by car is approx. 40 minutes, an hour if travelling by one of the infrequent buses.

I am pleased that local customers will be able to access basic banking services at the local Post Office. Can you please clarify exactly which services currently provided by the branch will be available through the Post Office, and which will not, particularly in relation to business customers? I am also concerned about the staff at the Dalmellington branch. Can you outline what is being done to redeploy these staff, and what support is available to them should this prove to be impossible?

The provision of a mobile branch is little substitute for a high street bank, as has been seen in Maybole following your closure of that branch last year. Customers in Maybole complain of long queues and a distinct lack of privacy since the introduction of the mobile bank there.

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Finally, what guarantees are you able to provide that the remaining Royal Bank of Scotland branches in my constituency will not be closed in the next five to ten years, particularly in the light of this being the second branch you have shut since my election only a year ago?

As you seem to be closing branches in my constituency with worrying regularity, perhaps rather than passing this letter on to a subordinate to reply to with some bland platitudes, as was the case the last time I had cause to correspond with you, you could arrange a suitable time to meet to discuss the future of the Royal Bank of Scotland in my constituency. My Diary Assistant can be contacted on the number overleaf.

I look forward to your response.

Yours sincerely

A handwritten signature in black ink, appearing to be 'CW' or similar initials.

Corri Wilson
MP for Ayr, Carrick & Cumnock