

## Joanna Cherry QC MP FOR THE EDINBURGH SOUTH WEST CONSTITUENCY



London SW1A 0AA

Ross McEwan, Chief Executive Officer Royal Bank of Scotland Gogarburn 175 Glasgow Road Edinburgh EH12 1HQ

2 December 2016 Our Ref: ZA6389

Dear Mr McEwan

## Closure of RBS branches in Chesser and Juniper Green

I am writing to raise my deep concern about closures to local RBS branches in my constituency of Edinburgh South West

Having had multiple discussions last week with local residents about the rumoured closures, my office got in touch with an RBS representative who said they could neither 'confirm nor deny' the closures. This week I then received an official correspondence from RBS which stated that both the Edinburgh Chesser branch and the Edinburgh Juniper Green branch would be closing by July next year.

I am sure I do not have to explain the vital services that these local branches provide. The number of constituents who have contacted me about the closures offers mere anecdotal evidence of a wider concern about the closure of local services in my constituency. Not only are these closures taking place in areas of South West Edinburgh which cherish the sense of community that local services provide but the closures are also to branches which are uniquely placed. For example, to RBS executives, the distance between Juniper Green residents and the Corstorphine RBS branch may seem satisfactory but for the people affected it will mean two bus journeys.

This is not the first time that these residents in the South West have been let down by RBS in the 18 months that I have been its Member of Parliament. Within the last year, RBS closed the Edinburgh Colinton branch. When representatives and







residents were told about the closure of the RBS Colinton branch, one of the justifications for the closure was that services were available a mere 1.6 miles away, at the Edinburgh Juniper Green branch. If the availability of services nearby was a factor in that closure, then it is imperative that RBS follows its own logic and keeps RBS Juniper Green open. If RBS stick to this logical path, then the company should also keep RBS Chesser open, which provides an equally important service.

Another justification for these closures seems to be shifts towards online banking. I have no doubt that your internal data will show that those who have made the legitimate choice not to use online banking are older customers. The clear conclusion to this decision is that RBS is proposing that these older customers take multiple buses to their nearest bank. Further, if RBS wish to move towards online banking as the primary service, then surely it makes sense to improve online banking resources while retaining a community presence for those who choose to bank in person, rather than pushing RBS customers away from face-to-face banking against their will.

I wrote to you in August to raise my concerns about RBS closing down a large part of its compliance department based in the RBS office in South Gyle. At the time, I did not receive a direct response and a meeting was apparently not possible.

I would urge that on this occasion, I receive a response to my letter of concern, that a meeting is arranged, and that you strongly reconsider this decision which disproportionately affects the residents of the South West of Edinburgh.

Yours sincerely

Joanna Cherry QC MP