

Video transcript

We have been appointed by The Royal Bank of Scotland to carry out an independent review into the proposed closure of ten of the bank's Scottish branches.

The branches within the scope of our review are:

- Beaully
- Biggar
- Castlebay on Barra
- Comrie
- Douglas in Lanarkshire
- Gretna
- Inveraray
- Kyle
- Melrose and
- Tongue

Each of these branches is in a rural community.

We have been asked to review each of the branches on its own merits and then provide the bank with a recommendation on whether we consider each branch should remain open or should be closed.

The bank has told us that it will implement our recommendations in full.

Q: Why has the Royal Bank of Scotland chosen to appoint Johnston Carmichael?

The Royal Bank of Scotland wanted an independent reviewer that had experience of analysing complex information, had a real understanding of the needs of local communities and could take into account the views of affected stakeholders in performing this assignment.

At Johnston Carmichael, from our beginnings in rural Moray 80 years ago in 1936, we've grown into one of Scotland's leading professional services firms with 11 offices across Scotland.

We act for a wide range of businesses and individuals both in rural areas and in Scotland's cities, which gives us a real breadth and depth of understanding of the ways in which people interact with their local branches and how that has been changing.

So, as Scotland's largest independent accountancy firm, I believe we are best placed to conduct this review.

Q: How is the review being managed?

There has already been significant information gathering and public examination of the bank's proposed closure of these branches, which has led to this review.

We have read and will continue to read and take on board many of the publicly available documents surrounding these ten proposed closures.

For example, in developing our scope of work we have carefully considered the House of Commons' Scottish Affairs Committee's recent report and recommendations relating to the impact of these closures on business groups, communities and bank staff as well as evidence provided to the Economy, Jobs and Fair Work Committee in the Scottish Parliament.

We now want to hear first-hand from those who would be affected by any closure and we also want to independently review data from the bank about the usage of these branches.

We would therefore like to hear from anyone who will be directly affected by the outcome of our review.

We are trying to reach as many people as we can, so want to make it as easy as possible to get in touch with us.

As part of our consultation, we will be visiting each branch in person and meeting individual customers, employees and anyone else who wants to talk to us one-to-one about how they use these branches.

Q: How can those who might be affected by the proposed closure of these branches get in touch?

To make sure people know when we will be at each of the ten branches, we will be setting a date for a branch visit and making the date of that visit widely known by:

- placing a classified advertisement in a local newspaper
- making sure information is available in each branch under review
- updating a dedicated page on our website at jcca.co.uk/rbsbranchreview

- and finally, responding to any emails asking about the date of our visit, which are sent to rbsbranchreview@jcca.co.uk

So that we can carefully listen to and understand the needs of the customers of each branch and how they might be impacted by a closure, on the day of each branch visit we will be using an appointment system to meet individuals and to listen to their views.

Details of how to make an appointment will be made available shortly across the media channels I have referred to.

In addition, we can be contacted at any time by:

- by emailing rbsbranchreview@jcca.co.uk with your views
- or by writing to us at The RBS Review Team, Johnston Carmichael LLP, 29 Albyn Place, Aberdeen, AB10 1YL with your comments on the proposed closures.

All views and written submissions will be kept confidential unless any customer gives us explicit permission to refer to them specifically in our report.

Q: What is the deadline for contacting Johnston Carmichael?

We will be setting out the dates for our branch visits shortly and will make them known very soon.

Meantime, for clarity I want to let people know that we will need to have all views by close of business on Tuesday 14 August 2018, that's Tuesday 14 August 2018.

The purpose of setting that deadline is to allow us time to make sure we read, engage and take into account any views before we submit our report to the Royal Bank of Scotland in September 2018.

Please look out for the date of our branch visit if you wish to meet with a member of our team in person or alternatively, please just send us your view now using the email or postal address shown at the end of this video clip.

Finally, we do understand the sensitivities involved in our review, and how many of you will have strong views on this subject.

Whatever the outcome, I can assure you that we have a very experienced team, with the right set of skills to carry out this important review, and I can equally assure you that we will look at the evidence objectively and thoroughly, before reaching any conclusion.

Thank you for listening and we look forward to hearing from you.