From: Group Executive Complaints
Sent: 20 November 2025
To: Eagle T (Tim), MSP
Subject: Bank of Scotland Closures

Dear Mr Eagle,

Thank you for your email dated 29 September addressed to our Group Chief Executive, Charlie Nunn, regarding the planned closures of our Bank of Scotland branches in Dingwall, Gairloch, Nairn, and Tain. I appreciate you taking the time to share your concerns and recognise the strength of feeling these decisions have generated. I have been asked to respond on the Group's behalf.

We understand that in-person banking remains important for many customers, particularly those who are elderly or vulnerable. That's why, alongside our investment in digital services, we continue to offer a range of in-person options across Scotland to support those who need them.

More broadly, how our customers bank with us has changed. Over 21 million now use our apps to manage their money, with more than 7 billion logons a year. As mobile banking becomes the preferred choice, we are reshaping how we serve our customers — combining digital innovation with human support to deliver world-class experiences.

Customers can access services through our Community Bankers, the Post Office network, Banking Hubs, and over 3,000 PayPoint locations across Scotland using our app's cash deposit feature. These options reflect how banking is evolving — with more customers choosing mobile and online services, we are reshaping how we support them, combining digital convenience with human expertise to ensure no one is left behind.

In all four locations — Dingwall, Gairloch, Nairn and Tain — our analysis showed that a significant proportion of customers are already banking in other ways. In Dingwall, 71 percent of customers have used other Bank of Scotland branches, online banking or contacted us by phone in the past six months. In Nairn, the figure is 70 percent, and in both Gairloch and Tain, it is 67 percent. Many customers are also using the Post Office for everyday banking, and all four communities have access to free-to-use ATMs and PayPoint locations.

LINK has independently assessed access to cash in all four locations — Dingwall, Gairloch, Nairn and Tain — and we continue to work closely with LINK and Cash Access UK to ensure communities retain access to essential banking services. Following their review, a recommendation was made for Dingwall, where arrangements are now being made to introduce a new assisted cash service to support the community. While final details are still being confirmed, this service is expected to offer face-to-face support for everyday transactions such as cash withdrawals and deposits. We will share further information, including location and start date, once available.

A Banking Hub is already open near the Nairn branch at Forres Banking Hub, 96 High Street, Forres, IV36 1NX. Banking Hubs are shared spaces on the high street, set up by Cash Access UK and operated in partnership with the Post Office. They are open Monday to Friday and provide everyday banking services to customers of all major banks and building societies. Our Community Banker will also visit the Hub, offering face-to-face support for those who need help or guidance with their banking.

In Tain, we will also be introducing a Community Banker — a colleague with the same knowledge, experience and system access as those in our branches. They will provide targeted support to personal and business customers, helping with account queries and guiding customers through the different ways they can bank with us. While they cannot handle cash transactions, they will refer customers to the nearest cash access service and, where needed, connect them with our specialist teams. We work with the local community to identify suitable venues for Community Banker visits and will share details on our website closer to the closure date.

The alternatives available — including online banking, our mobile banking app, Telephone Banking, and the Post Office service — mean that for many of the day-to-day transactions required by our Dingwall, Gairloch, Nairn and Tain customers, there will be no need to travel to an alternative branch. Many customers find the ease of these alternatives preferable to travelling to and from a branch. For those looking to open a bank account, or apply for a loan or a mortgage, applications can be made online or by phone. For customers wanting to speak to a mortgage adviser face-to-face and from a location that suits them, our video call service may be the ideal option. More details can be found on our website.

We recognise that digital banking is not suitable for everyone, and we are committed to helping customers transition in a way that works for them. For those who are not online, we offer free digital training via our specialist helpline. Where eligible, we also provide a free device — such as a tablet — with a data allowance to help customers get started.

In addition, we have invested heavily in our telephone banking services, introducing features such as 'your voice is your password' to make it easier for customers with vulnerabilities to bank securely from home. Our website includes British Sign Language translation, and we offer Easy Read bank statements with pictures and simplified language. More information on the full range of accessibility support we offer can be found here.

While the decision to close these branches was not taken lightly, we believe the measures we have put in place will help maintain access to banking and cash services for those who need them most. I hope this response provides you with some reassurance of how we will continue to support our customers after the branches close and of the full range of alternatives.

Kind regards

MP Customer Services
Lloyds Banking Group