

Les Matheson  
Chief Executive



Our Ref: 185504/CAB  
2 April 2014

Cllr Fraser Macpherson  
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Dear Cllr Macpherson,

**Re: RBS Perth Road Branch**

Thank you for your email of 17 March 2014.

It is certainly the case that our Dundee Perth Road branch has not experienced the reduction in customer numbers we have seen elsewhere in our branch network. Your constituents are right to observe that the branch continues to be used regularly. However, while footfall is of course an important consideration, our decision to close the branch also took account of a number of other key factors.

In the future, to achieve our aim of becoming a much better bank, we need to make sure that we are there for our customer where and when they need us. As our Chief Executive said recently "We have to be where our customers are, which is why we announced last week that customers could deposit and withdraw money through the Post Office. Moves like this are so important because with 30% decline in branch usage since 2010, we will have less of them (branches) over time." In our experience customers nationwide are increasingly adopting newer ways of banking - over 2.1 million customers use our mobile app every week.

We are also finding that customers are prepared to travel short distances, to more central branches, to undertake the significant transactions, like opening new accounts and applying for mortgages. For that reason we still believe in the High Street and are investing heavily in the Dundee Chief Office branch and our Kingsway Branch.

We would not have made the difficult decision to close Dundee Perth Road if we were not confident that customers would still be able to carry out their day-to-day banking easily after the closure. For example, we have increased the daily cash withdrawal limit of some customers to ensure they are not adversely impacted by the closure. With a Post Office so close by, and the ATM remaining in place, as well as the support available 24 hours a day via our online and telephone banking services, we hope you agree that your constituents will still be very well served by RBS.

Yours sincerely

**Les Matheson**  
CEO Personal & Business Banking