



Help for what matters

# Help and support for your everyday banking.

Comber branch closure.  
06 October 2022.

Facts correct as at 30 March 2022

# Ulster Bank Comber branch will close on 06 October 2022.

## The way we bank is changing.

With the ease of mobile and Anytime Banking fewer people are coming into the bank. This means we've had to make some tough choices about which can stay open. So, we want to make sure that we keep the branches people are using most.

Across the bank we have seen.

- Average counter transactions reduced by 22% between January 2018 and February 2020.
- The number of customers using mobile apps increased by 23% between January 2018 and February 2020.
- More than 18 million mobile and online transactions were processed in 2020.

## How we decide to close a branch.

Closing a branch is always difficult and not a decision that we ever take lightly. We look at:

- The likely impact on customers. How often customers use the branch – and the transactions they're making.
- Their banking preferences.
- Where the nearest branch and nearest cash machines are.
- Is there a local Post Office® for everyday banking?
- All the other banking options: Anytime Banking, Mobile, Telephone and Video Banking.

## In Comber, we saw:

- between 2017 and 2019, counter transactions for personal customers have decreased by 23%
- the branch was used by 39 personal customers on a regular basis in 2019
- in 2019 54% of personal customers using the branch also chose to use Anytime Banking or our mobile app
- the branch was used by 163 business customers on a regular basis in 2019.

We have used data up to 2019 as this represents normal branch usage, as 2020 data has been significantly impacted by the coronavirus pandemic.

## Our responsibility to you.

We completely understand that Anytime Banking isn't right for everyone. Sometimes you want to chat things through with someone. We promise that you'll still be able to talk to one of our team either on the phone, by video or in one of our other branches.

We've put together this leaflet to guide you through the changes, but if you've got any questions at all just ask one of our team.

They'll be on hand to help you find ways you can bank that best suit your needs. We're also here for anyone who'd like help in getting started with Anytime Banking or our app. As well as short, easy-to-follow How To videos, we run online classes over Zoom. You'll find everything you need to know on our website [ulsterbank.co.uk/anytimebanking](https://www.ulsterbank.co.uk/anytimebanking). (And there are some handy fraud and scam awareness tips too.)

We also have Customer Support Specialists that are dedicated to helping customers who need more support.

## Your nearest branches.

Pop into any Ulster Bank branch. All have level or ramp access unless specified on our branch locator, and you'll find a full list of all other branches, services and any changes to opening hours at [ulsterbank.co.uk/locator](http://ulsterbank.co.uk/locator).

Here are the nearest.

Branch	Distance	Standard opening hours *
Ulster Bank Newtownards 22 Frances Street Newtownards County Down BT23 7DP	4.46 miles	Mon - Fri 09.30 - 16.30 (Wed Open 10.00)
Ulster Bank King's Road 1 - 2 Kings Square Belfast County Down BT5 7EA	4.83 miles	Mon - Fri 09.30 - 16.30 (Wed Open 10.00)
Ulster Bank Connswater Arches Retail Park Connswater County Down BT5 4AF	6.75 miles	Mon - Fri 09.30 - 16.30 (Wed Open 10.00)

\* Standard opening hours are subject to change.

## Business customers.

We're still here for all your business needs and you're welcome to use any Ulster Bank branch.

Ask your point of contact, who looks after your account to let you know what branches are nearest to you and if you're eligible for our courier service. You can also use the Post Office.

And, of course you can still manage your accounts and payments 24/7 with Bankline or Anytime Banking. Find out more at [ulsterbank.co.uk/business-ways-to-bank](http://ulsterbank.co.uk/business-ways-to-bank). Fees apply to some business services.

## Free to use cash points.

Need to get cash out? Want to know your balance? The nearest free cash machines are:

Tesco The Square Comber Express

Danske Bank Newtownards, 1 Killinchy Road

Cardtronics Newtownards, 2A Newtownards Road

There might be a nearer cash machine which charges a fee. To see the full listing go to [link.co.uk](http://link.co.uk).

# Banking at the Post Office.

Did you know that you can use your debit card to check your balance, withdraw and pay in cash at the Post Office? You can make cheque and cash deposits with a barcoded credit slip. And you can withdraw up to your daily card limit (or £500 max) and deposit up to £4,000 a day. Business customers can do all this and can register to use our change giving service. This lets you swap notes for coins, or higher notes for £5 notes. Your point of contact at the bank will be able to fill you in.

To find your nearest branch go to [postoffice.co.uk/branch-finder](https://www.postoffice.co.uk/branch-finder).

Branch Name	Distance	Opening hours
Comber	0.19 miles	Mon - Fri 08.30 - 17.30, Sat 09.00 - 17.00
Lisbane	2.93 miles	Mon - Sun 07.00 - 21.00 (Sun Open 08.00)
Ballygowan	4.37 miles	Mon - Sun 08.00 - 20.00

## Glossary of terms.

- Counter transaction – a service carried out by a customer in branch with a representative of the bank, such as depositing cash and cheques or making cash withdrawals.
- Everyday banking – customers making use of in-branch services such as cash deposits, cash withdrawals and cheque deposits.
- Online transaction – a transfer, payment or amendment to a payment via the mobile app or Anytime Banking.
- Digitally active – customers who use our mobile app or Anytime Banking.
- Local Directors – responsible for overseeing and managing a number of branches across a set geographical area.
- Get Cash – a function on our mobile app that lets customers withdraw money quickly without using a bank card.
- Bankline – allows customers to manage multiple business accounts, see all transactions in real time and make secure domestic and international payments.
- Distance – mileage is calculated on the shortest drive distance from closing branch postcode to closest branch postcode and nearest Post Office® postcodes.
- Regular personal customer – customers who use branch services at least once a week over a six-month period.
- Regular business customer – customers who use the branch at least twelve times over a twelve-month period.
- Barcoded paying-in slip – credit slip with barcode that is in a machine-readable form.

# Community Engagement following closure announcement

## Here's what we did

Recently, we wrote to customers to tell them that our Comber branch would be closing. We also advised the local MP and some key groups and people within the community.

We got in touch with customers who use the branch and those who may need extra support, to see what we could do to help. We've been able to offer advice on the easiest ways to bank in the local area. And we've also been able to help those who want to get started with Anytime Internet Banking.

## Local Groups

- |   |   |
|---|---|
| <ul style="list-style-type: none"><li>• Mr Jim Shannon MP</li><li>• Ballyblack Women's Institute</li><li>• 1st Comber Presbyterian Church</li><li>• St. Mary's Primary School</li></ul> | <ul style="list-style-type: none"><li>• Comber Chamber of Commerce</li><li>• Comber Pharmacy</li><li>• Comber Bowling Club</li><li>• Comber Gospel Hall</li></ul> |
|---|---|

## Feedback was welcomed and we received:

### Enquiries\*

232

### Complaints\*\*

0

## This is what you said:

- Customers told us they were concerned about the removal of the ATM. We were able to provide information on the various nearby free to use ATM machines in the area in order to alleviate concerns.
- Local community groups were concerned about access to cash and impact on the elderly customers in the community. We were able to provide additional support and information on the alternative ways they can continue to bank with us, as well as how our Customer Support Specialists will be supporting local communities going forward.
- Customers were concerned about what local banking facilities would be available after the closure of the branch. We were able to reassure customers by providing information on what the change will mean for them, and advised of the alternative ways to bank.

**If you still require further support or have further questions which have not been addressed please contact your Local Director, Mark McKelvey, on 07824 537651 or [Mark.Mckelvey@ulsterbank.com](mailto:Mark.Mckelvey@ulsterbank.com).**

## Access to Banking Standards

Ulster Bank is fully committed to the industry-wide Access to Banking Standards published by the Lending Standards Board. This document, which you can read online, provides key information about the actions banks must undertake when a decision to close a branch is made.

For further information on the Access to Banking Standards, please visit [lendingstandardsboard.org.uk/category/access-to-banking](http://lendingstandardsboard.org.uk/category/access-to-banking).

\* An enquiry is any question that can be answered at first point of contact.

\*\* Any oral or written expression of dissatisfaction, whether justified or not, about the provision of, or failure to provide, a financial service or a redress determination, which alleges that the customer has suffered (or may suffer) financial loss, material distress or material inconvenience.

## Other ways to do your everyday banking.



### Ulster Bank Mobile Banking

You can use our mobile app across selected devices to:

- check balances and transfer money between accounts
- withdraw money using Get Cash
- pay bills, your contacts and someone new up to £250... and much more.

Find out more at [ulsterbank.co.uk/waystobank](https://ulsterbank.co.uk/waystobank).

App available to customers aged 11+ with compatible iOS and Android devices and a UK or international mobile number in specific countries. Get Cash: Withdraw up to £130 every 24 hours at any Ulster Bank cash machine, as long as it's within your daily withdrawal limit. You must have at least £10 available in your account. To pay bills, someone new or your contacts, limits apply and you need to be 16 or over.



### Ulster Bank Video Banking

Chat to us face-to-face from the comfort of your home. You'll need internet connection and a device with a camera or webcam. The experts are on hand and we can give you a free Financial Health Check – and we now have a specialist mortgage service too.

Find out more at [ulsterbank.co.uk/videobanking](https://ulsterbank.co.uk/videobanking).

Video Banking may be recorded. Video Banking is available by appointment 8am – 8pm Monday to Saturday and 9am – 5pm on Sundays. Premier customers speak to your Premier Banking Manager to arrange an appointment.



### Ulster Bank Personal and Business Anytime Internet Banking

All the features of Mobile Banking with the ability to do more, such as:

- view up to seven years of statements
- set up email or text alerts.

Register for Personal or Business Anytime Internet Banking at [ulsterbank.co.uk/anytimebanking](https://ulsterbank.co.uk/anytimebanking).



### Ulster Bank Personal and Business Telephone Banking

For personal telephone banking queries, call **0345 742 4365** (Relay UK **18001 0345 742 4365**). If calling from overseas, call **+44 289 053 8033**. Premier customers call **0345 301 5105** (Relay UK **18001 0345 301 5105**).

Business telephone banking queries call **0345 366 5592** (Relay UK **18001 0345 366 5592**). If calling from overseas, call **+44 289 053 8459**. Lines are open Monday to Friday 8.30am – 5.30pm.

Business customers can also speak to their bank point of contact.

### Braille, large print or audio format?

If you'd like this information in another format, call us on **0345 742 4365** (Relay UK **18001 0345 742 4365**).

Calls may be recorded. Anytime Internet Banking available to customers aged 11+ with an Ulster Bank account. Business Anytime Internet Banking and Bankline is available to customers who have an Ulster Bank business account. Fees may apply.