Dear

Bank closures inquiry

I am grateful to the for agreeing to come along and give oral evidence to the Economy, Jobs and Fair Work Committee on 19 June.

In advance of the meeting, the Committee would like to ask you to provide some information to allow members to understand fully the decision-making processes around bank closures.

The Committee is keen to understand how the bank establishes ‘footfall’ in its branches when considering closures. I would be grateful if you could explain in writing how any figures about ‘regular usage’ are calculated, including how the criteria are set for counting ‘regular’ customers and for any other data considered relevant to a branch closure.

The Committee heard in evidence that, in some cases, the banks count regular customers but not the total number of people using a branch. Members would like to receive further information on what data is collected by the bank about the overall use of a branch, rather than limiting the figures to regular or branch customers. In addition, it would be useful to know if the bank considers customers’ use of other branches to be relevant to a closure decision and the reasons for this.

I would be grateful to receive a reply from you by 11 June.

Kind regards

Gordon Lindhurst MSP
Convener