

Impact of Bank Closures

Disability Equality Scotland

Overview

Disability Equality Scotland is a national Disabled People's Organisation (DPO). We are a membership organisation and engage with our 700 disabled members on a variety of issues, to ensure that we are championing on their behalf. Each week we send out a poll question to our members on a topical issue.

For the week commencing 19 March 2018, we asked our members to comment on the question: **"Is a mobile banking vehicle a suitable option?"** A total of 79 members answered the poll, with the majority (81%) stating that a mobile banking vehicle is not a suitable option to replace local branches.

The comments that we received from our members raise a number of concerns about the introduction of a mobile banking vehicle.

Physical Access

Access to mobile banking vehicles can be challenging for disabled people with reduced mobility due to physical barriers. Those who were unable to access the mobile bank reported their feelings of embarrassment and humiliation as they had to conduct their banking business in full view of passers-by, and in all weathers.

"The mobile bank vehicle in my area is accessed by a set of removable steps; there is no lift available as an alternative. Customers with disabilities or mobility issues cannot access the interior of the van."

"If the vehicle is not accessible then customers may have to conduct their banking outside. This can be degrading to customers due to a lack of privacy and exposure to the elements."

"If you cannot access the van, the bank teller has to leave the vehicle, and attend to the customers banking needs in the supermarket car park, which is humiliating, and an unacceptable form of inequality. The result is that banking is done without security or privacy, in full view of queuing RBS customers, supermarket shoppers and motorists."

"Bus has steps and the staff have to come out of the bus to serve wheelchair customers, even in inclement weather."

"When the mobile bank vehicle visits Carnoustie, it is parked in the Co-op supermarket car park. Customers must queue outside the vehicle; there is no shelter, so queuing is done in all weather conditions."

Hearing and Visual Impairments

Mobile banking can also be challenging for people with visual and hearing impairments.

“I am registered blind (no sight), so being able to bank at my local branch was essential. Visually impaired people can have difficulty locating where the mobile bank has parked up, as the location of the vehicle can often change.”

“My bank has an Induction loop, which ensures that I can hear the members of staff loud and clearly. Mobile banking, conducted out in the open could be noisy and disruptive.”

Frequency of mobile banking service

Another concern about mobile banking that was raised by our members is the inconvenience of having to adhere to a fixed timetable.

“A strict timetable is adhered to and the vehicle leaves after its allotted time whether customers have been served or not.”

“What if I am at work when it is due to come to my town?”

“Arriving at fixed times you would be forcing vulnerable people to go out in inclement weather putting them at greater risk of injury and possible effect on their health conditions.”

“Set times will not suit many disabled people since they are dependent on carers/family taking them to the bank and the time of the mobile bank might not coincide with the time their carer is available.”

Lack of information

Limited information about the introduction of mobile banking has resulted in frustration and confusion with regards to where and when the service will run.

“Our local branch didn't actually officially inform anyone it was happening, we knew through word of mouth but we have never received any information on what the closure means or when the mobile banking bus will be around.”

Summary

In summary, the majority of our members agree that a mobile banking vehicle would not be a suitable option to replace local branches. The mobile vehicles are often not accessible, resulting in banking being conducted outside, which lacks privacy and can be humiliating for the customer. The fixed timetable that the vehicle runs to lacks the convenience of visiting a

local branch. There has also been a lack of information about the introduction of mobile banking, which has proved distressing for some of our members.

One of our members states that the closure of local branches and move to mobile banking vehicles now leaves them no option but to close their RBS account.

“It's hopeless and honestly I am finished with RBS after 12 plus years of having an account with them, this is just the last straw in a long line of poor decisions that have made their service unusable and I'm 100% done.”

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