

# **Bank Branch Closure Briefing**

**September**

**Telebanking** ± a smart ATM with live on-screen access to customer service personnel

**Enhanced use of the Post Office** ± while the Post Office network provides a welcome alternative in many cases, with older people being a significant customer base, some post offices will need to be upgraded in terms of facilities and staff training for this solution to work properly and to provide outreach and remote services.

**Joint bank branches** ± with the network of separately branded bank branches decreasing in size, Age UK suggests the industry might look again at the concept of shared branches for smaller communities, suburbs and rural areas. These have the potential to provide bank-style service where footfall is too low to support individually branded branches. There may be a role for shared brand mobile branches, providing these have reliable telecommunications, are designed appropriately for all customers (including those with disabilities) and all weathers and are open for a sufficient amount of time at each location.

**Mobile branches** ± Mobile branches can provide a banking lifeline to customers living in rural areas. Customer Service Officers get to know their regular customers and are able to help vulnerable, elderly or mobility restricted customers where they are needed.

**Physical design** ± design branches to be easily accessible, arrange suitable alternative physical services in the absence of a branch and ensure all customers know about accessibility options. Good design enables diverse people of all ages to gain access.

Of all these factors, good customer service ± including listening carefully, speaking clearly, better call handling systems and the ability to be sensitive to customer vulnerability is crucial.

**Further information**

Full details of Age UKs position can be found in our report *Age-friendly banking – what it is and how to do it* available to download here:

[http://www.ageuk.org.uk/Documents/EN-GB/For-professionals/Policy/money-matters/report\\_age\\_friendly\\_banking.pdf?dtrk=true](http://www.ageuk.org.uk/Documents/EN-GB/For-professionals/Policy/money-matters/report_age_friendly_banking.pdf?dtrk=true)

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