

Branch Opening Hours

Customer Impact Assessment: Keswick branch

We're changing our branch opening times, but we're still here for you. In this document we explain how we're still here to help and how you can access alternative services.

Background

In November 2022 we introduced temporary reduced opening hours. The way many customers prefer to manage their money with us has changed, so we've looked at how best to enable our branch colleagues to continue to provide face-to-face services while also supporting those customers who prefer to contact us by telephone.

During a detailed review of the changing needs of our customers, we identified potential impacts and looked at suitable alternative ways for them to manage their money with us. As a result, we've decided to continue with these reduced hours on a permanent basis. Our customers have adapted to the reduced hours, generally choosing to transact on different days or use other branches. We've written to customers who use our Keswick branch to make them aware of these changes.

There are no changes to the overall services we provide, and our branch colleagues are available to discuss any concerns customers may have. Our Branch Network remains extremely important to us. This decision ensures it is fit for the future by adapting to how customers are now using our branches and increases our ability to support more customers as they interact with us using different channels. We will continue to invest in giving customers the choice in how they do business with us across multiple channels.

Branch Opening Hours

Address: 4/6 Station Street, Keswick, Cumbria, CA12 5HT

Opening Hours:

Monday – Closed

Tuesday – 9.30am – 3.00pm

Wednesday – 10.00am – 3.00pm

Thursday – Closed

Friday – 9.30am – 3.00pm

Saturday – Closed

We sometimes need to temporarily close our branches or amend our opening hours. We recommend checking our website before you visit at www.skipton.co.uk/branchfinder.

Accessibility: This branch is an accessible branch. For more information about accessibility, please visit our website at www.skipton.co.uk/branchfinder where you can find accessibility details on each branch page.

Nearest Skipton Building Society Branches:

29/30 Cornmarket, Penrith, Cumbria, CA11 7HS (18.1 miles drive)

27/31 Bank Street, Carlisle, Cumbria CA3 8HJ (31 miles drive)

We're still here to help

- **Paying in and withdrawing** – There are no changes to the overall ways you can access your cash. Depending on the type of account you hold, there are several ways to pay in, transfer or withdraw your money. Please refer to your savings account terms and conditions to check how you can operate your account. You can find out more at www.skipton.co.uk/savings/savings-hub/paying-in-and-withdrawing.

- **Face to face** – the face-to-face conversations we have with our customers are still as important to us as they are to you, and you're always more than welcome at any of our other branches. To find your nearest branch, use our branch finder at www.skipton.co.uk/branchfinder.
- **Telephone Banking** – If we haven't already, we can help you register for telephone banking. You need to use a memorable word to transact by phone. You can either set one up in one of our branches by bringing along photo ID or by calling us on 0345 850 1722.
- **Online** – If you have an online account, you'll already be able to use our secure website. For branch accounts, you can sign up to Skipton Online to view your balances and use our secure message facility to ask us account specific questions. Follow the instructions on the 'Log in/Sign Up' section at skipton.co.uk. Have your account number available and use the exact details you opened your account with. After you've signed up to Skipton Online, you can download our app to view your balance, open a new account and pay in or withdraw if your account allows. Search for 'Skipton' in the App store or Google Play store. You can find out more at www.skipton.co.uk/managing-your-account-online.
- **Skipton Link** – You can speak to one of our colleagues using our video appointment service, Skipton Link. We could help you with savings, mortgages, financial advice or planning your legacy. We can help you easily set this up from the comfort of your own home. You can find out more at www.skipton.co.uk/video-appointment-service.
- **Web Chat** – You can chat to one of our colleagues by using our web chat facility. Here, we can help you with your savings or mortgage enquiries or refer you to one of our team to discuss financial advice. We can also help with account lockouts and online queries.
- **Post** - If you would like to write to us, our postal address is:
Skipton Building Society
Principal Office
The Bailey
Skipton
North Yorkshire
BD23 1DN
- **Additional Support** - Our branch colleagues at Keswick can still offer additional support where required. Alternatively, support is available if you need help with any of the types of things listed below – even if it's only a temporary change in your circumstances.
Accessibility requirements
A life event such as a bereavement or separation/divorce
Severe injury or illness
Mental health difficulties
Communication or comprehension challenges
Financial abuse or difficult financial situation

We're here to listen and help wherever we can, especially if there's anything we can do to make it easier for you to manage your accounts. Call us on 0345 266 0978 or speak to us on web chat.

Other local services in the area

Access to Broadband - Looking at the local area of this branch, broadband services are generally available, making our online options a potential alternative for you.

Nearby alternative providers – There are other alternative banks/building societies who's services you can access, in nearby proximity of this branch.

- Barclays 243ft walk
- Cumberland BS 308ft walk

*list correct at time of publishing 4 April 2023

Customer Feedback

Overall, our customers understand the reason behind our decision. Below is a summary of the feedback we've had:

You said: You were unaware that temporary hours were in place.

Our response: We updated our opening hours online and in branch. We also proactively engaged with our most vulnerable customers to make them aware of our temporary hours. We've since seen customers have adapted their routines to our change in hours.

You said: You feel the opening hours are restrictive, making it difficult to visit the branch.

Our response: We've taken time to discuss available alternatives with our customers (either with us or another provider) and explained that our colleagues at this branch can be contacted via the phone on the days we're closed.

You said: You are concerned that the reduction in hours will lead to closures.

Our response: By making these changes we're making it more viable to maintain a branch presence. How customers choose to use our branches is something we regularly review and we'll base future decisions on this accordingly.

You said: What have you done to support vulnerable customers?

Our response: We've contacted vulnerable customers to ensure we understand their specific circumstances so that we can provide tailored support.

Stakeholder Feedback

We've contacted the following members of the local community to make them aware of the changes and to understand the impact it may have:

- Local MP
- Local Councillor
- Local Parish/District Councillor
- Local Age UK representative

As of 4 April 2023, we've received no feedback.

Vulnerable Customers

We've attempted to contact our vulnerable customers to support them in registering for alternative channels available to them where appropriate such as telephone banking or online (website/app). At the same time making them aware of suitable alternatives, such as their next nearest Skipton branch or other providers.

We've also identified and attempted to contact those who have a reliance on cash and regularly use our face-to-face services to offer support.

Accessibility

We can communicate with you in different ways, to suit your needs. This includes sending large print, braille, or audio CDs, and providing services such as Text Relay or British Sign Language (BSL) interpreters. Visit www.skipton.co.uk/accessibility to find out more, and contact us to record your communication preferences