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**REGION: SCOTLAND**

*Our Ref:* DH/DD

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Dear Chair,

As you will be aware from the recent announcement from Virgin Money on 30 September, the banking group intends to close 31 branches across the UK with 12 of those branch closures being proposed in Scotland. We estimate that around 76 employees face a possible compulsory redundancy situation. The areas concerned under Virgin Money's proposals are Airdrie, Banchory, Broughty Ferry, Cumbernauld, East Kilbride, Galashiels, Milngavie, Musselburgh, Oban, Portree, Stenhousemuir and Wick. Shockingly, for people using the Portree branch, their nearest branch will now be over 100 mile away in Fort William. These Virgin Group Scottish branches were not in decline, and had a healthy customer base servicing vulnerable customers, remote island and rural communities, charities, local business and those who preferred to bank in store rather than online.

It is clear from this decision that Virgin Money, now one of the top six banks in the UK, has a direction of travel to be a digital bank. However, the staff and the customers using these branches are now being betrayed by Virgin Money as many of these branches earmarked for closure are in areas that have difficulty with Wi-Fi and internet access, not to mention issues regarding technological proficiency, particularly in our elderly population, in relation to mobile app banking.

We do not believe Virgin Money have understood the importance of these local banks, and the huge impact it will have on the communities in Scotland. The site closures in Scotland were all heritage Clydesdale bank branches, and have only recently gone through a full brand refurbishment which led staff to believe they had some security in their jobs and that they were part of the Virgin Money team.

You will be fully aware that in 2018, the Royal Bank of Scotland in similar fashion cut its branches by 52 sites across Scotland in another shameful move which the Committee rebuked them for. The Scottish Affairs Select Committee shared our concerns that in the case of the Royal Bank of Scotland it had '*singularly failed to appreciate the damage their closure program will inflict on many communities across Scotland*'.

We hope that the scale of the proposed closures by Virgin Money in this specific case, and in the wider context of Scottish bank branch closures, will enable the Committee to hold an inquiry and new evidence sessions on the devastating impact these bank closures will have on workers and communities.

We would urge the Committee to work with Unite and local communities to explore all avenues to keep the branches open and to consider the role which the UK Government can play in this objective. It is our firm belief that Virgin Money have failed in their duty to consult local communities affected by potential closures, and they must be held to account.

Yours sincerely

**Debbie Hutchings**  
**Regional Officer – Unite the Union**