



TSB Bank plc  
20 Gresham Street  
London  
EC2V 7JE

Pete Wishart MP  
Chair, Scottish Affairs Committee  
Via email

23 February 2022

### **Scottish Affairs Committee: Customer Support**

Dear Mr Wishart,

Following the Scottish Affairs Committee's oral evidence session on access to cash in Scotland on 7 February, I am writing to provide more information in answer to the question from Douglas Ross MP on how many customers TSB had not been able to reach in any capacity in relation to the coming branch closure in Forres.

As Carol Anderson outlined in the meeting, all impacted customers receive letters from TSB confirming a closure. The first letter, which is sent 12 weeks prior to the closure includes an Impact Assessment, explaining alternative ways customers can bank with us. Customers impacted by the Forres closure have received this letter. A second letter, reminding all impacted customers of the changes will be sent six weeks before the branch closes. We will also discuss the implications of the closure and the support we can offer to any impacted customer visiting any TSB branch between now and the branch closing on 27 April 2022.

TSB provides further support for vulnerable customers impacted by the closure. We do this by proactively calling vulnerable customers, a process which is already underway in Forres. As Carol highlighted in the meeting, this approach was successful in reaching more than 80% of vulnerable customers impacted by previous TSB closures last year. Those customers will also receive an additional (third) letter four weeks after the closure to ensure we can continue to help them further and encouraging them to contact us for support if it is needed.

These steps to support customers go substantially beyond the requirements of the Lending Standards Board (LSB), which requires just one customer letter and impact assessment, 12 weeks before the closure date.

Please let me know if you require any further information and thank you for your assistance in this matter.

Kind regards,

**Andrew McIntyre**  
**Senior Communications Manager, Scotland**