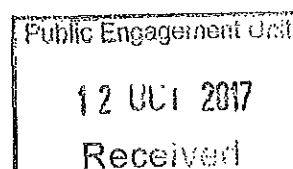


Our Ref: PHO-0164752617

10th October 2017

Mr Keith Brown MSP
Cabinet Secretary for Economy, Jobs and Fair Work
Scottish Government
St Andrew's House
Regent Road
Edinburgh
EH1 3DG



Dear Keith,

Thank you for your letter of 27th September 2017 and for sharing the concerns felt by some of the residents in Carrick, Cumnock, and Doon Valley over the accessibility of our mobile branch service.

I would like to make clear at the outset that the Bank takes our responsibilities under the Equality Act 2010 very seriously. Where a customer advises us of a disability, we take steps to ensure that reasonable adjustments can be put in place to ensure that disabled customers are able to access our banking services.

We note that you have referred to online and telephone banking services in your letter, and we agree that, whilst these options may be suitable for some customers, not all customers are able to access their banking services in this way. As you have outlined, we regularly review our mobile branch routes to ensure that customers in more remote areas are able to access face to face banking services.

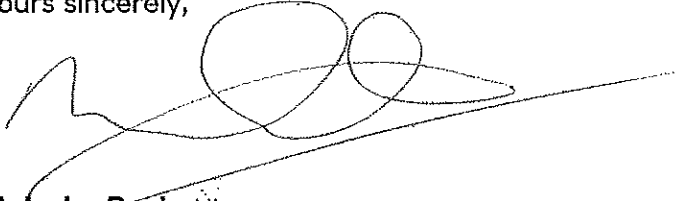
We strive to ensure that our banking services are accessible to all customers. If any of our disabled customers have difficulty accessing the services provided by their mobile branch, we would encourage them to speak directly with a member of staff. As you will be aware there is no one single alternative solution which would be suitable for all customers and therefore we try to work with customers to consider whether or not an adjustment is reasonable based on the customer's individual requirements.

[redacted] is the Local CEO for this area. [redacted] team will continue to support the local community. If, however, you are aware of any incidents where constituents' needs are not being met, please feel free to get in touch with me so that we can promptly investigate the options available to support our customers.

cont'd/.....

Hopefully, I have been able to provide you with the assurances you seek, however, please do let me know if I can be of any additional support.

Yours sincerely,

A handwritten signature in black ink, consisting of several overlapping loops and a long horizontal stroke extending to the right.

Malcolm Buchanan

Chairman, Scotland Board &

Managing Director, Corporate & Commercial Banking Scotland