## MOTION TO EAST LOTHIAN COUNCIL 19<sup>th</sup> December 2017

## **RBS CLOSURES IN DUNBAR AND NORTH BERWICK**

East Lothian Council is highly concerned by the planned closure of RBS branches in North Berwick and Dunbar within the Council area.

Despite changes in banking practices in recent years, the social and community impact on North Berwick and Dunbar communities of these branch closures will be substantial.

Both communities are experiencing population growth through large scale housing developments. Yet in contradiction to the normal expectations of growing communities RBS is choosing to close branches as the population in each town expands.

These RBS announcements come in the wake of the closure of the Bank of Scotland branch in Gullane earlier this year, which was quickly followed by the closure of the Gullane Post Office.

Small businesses in East Lothian that are core to the local economy rely on face to face banking services and financial advice provided by these RBS branches.

Local accessible banking services is also critical to many members of our community who are not comfortable with or confident in dealing with their bank online.

These factors of population growth, demographics of the community and demands of the local economy do not seem to have been considered in the closure decision.

The risk of jobs being lost in the county resulting from the branch closure is also of great concern.

East Lothian Council demands that the Westminster government as a 75% owner of RBS initiates a further review of the decision to close branches in North Berwick, Dunbar and across Scotland.

With the trend of branch closures in recent months, the government must intervene to establish a minimum provision of local banking services, which is aligned to the population, and the needs of the local economy.

| Proposed by: |                               | Seconded by: |                               |
|--------------|-------------------------------|--------------|-------------------------------|
| Date:        | 7 <sup>th</sup> December 2017 | Date:        | 7 <sup>th</sup> December 2017 |