

**CORRESPONDENCE**

**MEETING OF THE MUNICIPAL DISTRICT OF  
ADARE-RATHKEALE**

**SEPTEMBER, 2017**

- Letter received on 20<sup>th</sup> July, 2017 from Bank of Ireland in response to queries in relation to banking services provided in Rathkeale.
- Letter received on 21<sup>st</sup> July, 2017 from the Office of the Minister for Justice and Equality in response to Motion by the Municipal District of Adare-Rathkeale calling for an immediate upgrading of Garda vehicles at Croom Garda Station, in light of the age and condition of the current vehicles.



Tom O'Callaghan  
Municipal District of Adare – Rathkeale  
Limerick City and County Council  
Corporate Headquarters  
Merchants Quay  
Limerick  
V94EH90

July 19, 2017

Dear Mr O'Callaghan

Thank you for your recent communication to my colleague Stephen Dalton on behalf of Limerick and City County Council in relation to the motion agreed by the members regarding banking services provided in Rathkeale.

As you may be aware, we are adapting services in a number of Bank of Ireland branches over the coming months. These changes are part of the response by Bank of Ireland to the changes in how our customers bank today, and have been successfully introduced in other Bank of Ireland branches.

Our customers are rapidly changing the way they bank, just as they are changing the way they buy goods or services online and communicate with each other. Today, only 3% of our customers' total transactions are conducted over the counter – 97% of all transactions take place through other channels. For example, every month, we have over eight million interactions with our customers on our mobile app, and over 14 million interactions per month through the mobile app, online banking, and contact centres combined. In addition, the use of credit and debit card and contactless banking continues to grow, with demand for cheques, foreign currency and coin services continuing to significantly reduce.

When we look at trends over time within a branch's catchment area and see a consistent decrease in counter activity, we reconfigure the branch to support how our customers are using it. That means moving staff from behind the counter directly onto the floor, where they can provide advice and assistance to customers including in the use of self-service options. This change has been very successful in a growing number of our branches, where we have seen an increase in transactions happening in branch through the enhanced availability of self-service options.

With reference to Rathkeale, the following change is planned the branch will adopt the Advice & Self Service model which is already in place in a number of locations nationwide. Advice & Self Service branches continue to provide customers with a comprehensive range of products and services, access to online and 365 phone services, and the ability to lodge and withdraw cash from easy to use self-service machines. They also enable greater availability of branch staff to provide personalised financial and banking advice. Foreign currency exchange and coin transaction services will no longer be available in these branches, and if any customer requires a counter service we will introduce them to the branch of their choice locally.

**Legal Information**

Bank of Ireland - The Governor and Company of the Bank of Ireland, incorporated by charter in Ireland with Limited Liability. A tied agent of New Ireland Assurance Company plc. trading as Bank of Ireland Life.

Bank of Ireland is regulated by the Central Bank of Ireland.

**Directors:**

Archie Kane (Governor) (British),  
Patrick Kennedy (Deputy Governor),  
Richie Boucher (Group Chief Executive),  
Kent Atkinson (British), Pat Butler, Tom Considine,  
Patrick Haren (British), Andrew Keating,  
Davida Marston (British), Fiona Muldoon,  
Patrick Mulvihill,  
Group Secretary: Helen Nolan

**Registered Information**

Registered No. C-1

Registered Office and Head Office –  
40 Mespil Road,  
Dublin 4,  
Ireland.

We are also continuing to invest in our locations, and this year will invest €10 million in our branch network this year. We understand that business and retail customers increasingly require access to 24/7 facilities for lodgement and withdrawal and we have responded to this customer need through the introduction of eLATM's (External Lodgement and ATMs) across our network – this gives customers 24/7 ability to not only withdraw cash but also to lodge cash and cheques. There are currently 117 eLATMs in place nationally, and we are investing in 90 additional eLATM's this year. In County Limerick, all 12 of our branches will have all day external lodgement and withdrawal service by year end, which is a significant enhancement of the service available to our customers within the county providing 24/7 access to cash and cheque lodgement facilities.

While we are conscious that competitors have pursued a policy of permanently closing branches, Bank of Ireland has retained a strong nationwide branch presence of approximately 250 branches and 16 additional banking outlets. We have put considerable investment into this footprint, and also introduced services that respond to changing customer needs, to ensure our branches remain commercially viable.

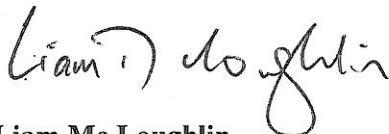
In addition to being Ireland's largest lender and the provider of more than 50% of all new lending to Irish businesses, including the agri sector which is key to the economic development of rural Ireland, we also seek to use our branch network in new ways which add to the economic activities of the communities in which we operate. This includes our Enterprise Town programme which will see more than 150 pro-enterprise events take place nationwide this year, including a highly successful event in Rathkeale earlier this year. Further events are planned for later this year to coincide with National Enterprise Week.

Implementation of these changes is taking place on a phased basis in branches with a two-month period for comprehensive customer notification. Bank of Ireland has a dedicated team committed to supporting vulnerable and elderly customers which is providing additional support in the use of our digital and self-service options – last year alone, 30,000 customers attended a 'Tea and Teach' session, including in County Limerick.

Customer banking habits are changing at a faster pace than ever before, and we are adapting to ensure our services remain appropriate to how the majority of customers are now banking and so that we can maintain services in these branches on a sustainable basis. My colleague Maria Kelly will make contact with your office to take you through these changes in more detail, if that would be of assistance.

Thank you once again for taking the time to contact us on this matter, and please do not hesitate to contact Maria or myself we can be of further assistance.

Yours sincerely



**Liam Mc Loughlin**  
**Chief Executive, Retail Ireland**



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OFFICE OF THE MINISTER FOR JUSTICE AND EQUALITY

Tom O'Callaghan,  
Meeting Administrator,  
Limerick City & County Council,  
Corporate Headquarters,  
Merchants Quay,  
Limerick



Minister Reference: 0531103004

*ja/k*  
July 2017

Dear Mr. O'Callaghan,

I refer to your letter dated 18 May, 2017 regarding Garda vehicles in Croom.

You will appreciate that decisions in relation to the provision and allocation of Garda vehicles are a matter for the Garda Commissioner in the light of her identified operational demands and the availability of resources, and that the Minister does not have a direct role in the matter.

Croom Garda station is in the Newcastlewest District to which 16 vehicles are assigned. Responsibility for the efficient deployment of all official Garda vehicles in each Division is assigned to the Divisional Officer, who may allocate vehicles between stations as required by operational requirements and that the allocation of Garda vehicles is monitored and reviewed on a continual basis.

You may be aware that, under the Government's Capital Plan 2016-2021, some €46 million will be invested in a modern, effective, and fit-for-purpose Garda fleet over the lifetime of the plan. Over 64% of the fleet is now less than 4 years old and in fact almost 1 in 5 vehicles are less than one-year-old. This compares with the situation in 2012 where in the region of 89% of the fleet were older than four years and only 1 in 50 was less than one-year-old.

I trust the above is of assistance to you.

Yours sincerely,

*Alan McGreevey*

Alan McGreevey  
Private Secretary to the Minister  
for Justice and Equality