

Deputy John McGuinness
Chair of the Joint Committee on Finance, Public Expenditure and Reform, and Taoiseach
c/o Aileen Fallon, Clerk
financecommittee@oireachtas.ie

Tuesday 10 May 2022

Ref: JCFPERT-I-0521 – ATMs Update

Dear Deputy McGuinness

Thank you for your letter sent to the Bank of Ireland Group CEO. Francesca has asked me to respond on behalf of the Bank.

How our customers bank has been changing considerably for more than a decade, but the pace of change has significantly accelerated in recent years. In common with banks across the globe, we have seen a growing shift to digital banking via apps and online with fewer customers visiting branches and using ATM machines.

Today, for example, digital banking is our most popular way to bank with digital banking traffic increasing 42% in the last year to March 2022. Bank of Ireland customers are also embracing the ease of contactless payments with usage up 70% from 2019 to 2021. In contrast, in the same time period of 2019 to 2021, the number of ATM transactions has reduced by almost 40%.

As with any business, we do need to make changes to how we operate in order to respond to changing customer preferences and this has included changes to our ATM network. However, alongside these changes we have expanded access to cash services for our customers through our partnership with An Post. This allows Bank of Ireland business and personal customers to undertake a range of banking transactions at post offices across Ireland.

Combined with our network, Bank of Ireland customers can now bank at approximately 1,100 locations nationwide. This includes over the counter cash and cheque lodgements, and cash withdrawals. Feedback about the partnership from both our customers and postmasters has been positive, and so far this year our customers have used the post office network on average 3,600 times a day.

In relation to your query about the removal of an ATM in Leinster House, I can confirm that this was not a Bank of Ireland ATM.

I trust that this information is of assistance to the Committee in its consideration of this matter.

Yours sincerely

Gavin Kelly
CEO, Retail Ireland



John McGuinness, T.D.
Cathaoirleach to the Joint Committee on Finance,
Public Expenditure and Reform, and Taoiseach
Dail Eireann,
Kildare Street
Dublin 2

May 13th, 2022

Dear Chairman,

Thank you for your letter of May 5th to the CEO of AIB Group, Colin Hunt, regarding ATM services. He has asked me to respond on his behalf as this is an area that falls within my remit. Please find below an outline of the recent developments with regard to this area of the bank's business.

It is important to say at the outset that, over the last number of years, there has been a continuous and significant change in how customers are choosing to carry out their day to day banking transactions. Customers are increasingly choosing online and digital transactions which are growing significantly, whereas customers' use of cash, ATMs and branch teller transactions continues to steadily decline. In particular, cash usage among customers is down by more than 25% on 2019 levels.

In order to meet the current and future needs and preferences of our customers, AIB is investing in evolving the range of services available across our channels, including digital, online, ATMs, cards, Payzone, branches and An Post. In those channels where we see a growing demand from customers, we are investing heavily to increase the range of services available. Where customer usage is lower and/or decreasing, we also make appropriate changes to the services available.

ATMs

Responding to the reduced level of customer usage across our ATM network, AIB removed 44 machines (in urban locations) in 2021. Separately, AIB undertook the sale of its offsite ATM infrastructure to Brinks (Pointcash) because of the significant costs associated with its maintenance and operation.

It is important to highlight that, as part of the sale arrangement with Brinks, it was agreed that no ATM could be closed for 12 months post-sale. In the unlikely event of changes to the card scheme rules pertaining to domestic surcharging, the purchaser could not apply these fees to AIB customers for a period of 24 months from Contract signing. AIB has maintained a strong level of engagement with Brinks post-sale and we are satisfied that all the conditions of sale have been adhered to.

We are also aware of 40 additional Brinks ATMs being installed where AIB did not have a presence. AIB also has a referral process in place with Brinks around the provision of Merchant filled ATM's where suitable retailers are present in the community.

Access to Cash

AIB provides access to cash services via the following:

1. The AIB branch network.
2. Our partnership with An Post.
3. AIB ATM's as well as other bank and independent ATM's.
4. Cashback at retail outlets across communities nationwide, including over 25,000 Point of Sale terminals providing cashback availability.

In addition, AIB continues to invest in expanding alternatives to cash which continue to grow in popularity and usage by our customers. These include:

1. Card payments, including contactless.
2. Online payments.
3. Digital wallet payments.
4. Mobile Person-to-Person payments.
5. Payzone (e.g. for Leap, M50 tolls and Parking).

I hope this covers the key points required by the Committee and please do not hesitate to contact me if I can be of assistance.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Jim O'Keeffe', with a stylized, cursive script.

Jim O'Keeffe
Managing Director, Retail Banking, AIB

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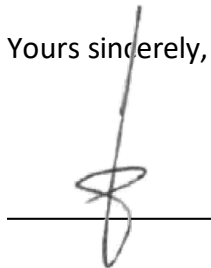
John McGuinness, T.D. Chairman
Joint Committee on Finance, Public Expenditure and Reform,
and Taoiseach
Leinster House
Dublin 2
D02 XR2
16th May 2022

Your Ref: JCFPERT-I-0536

Dear Deputy McGuinness,

Many thanks for your most recent correspondence dated, 9 May 2022. KBC operates 12 Hubs primarily offering sales support to KBC customers. No cash services (including the provision of cash through ATMs) are provided in any KBC Hubs. The operation of KBC Hubs as cashless sales outlets has been the primary strategy for their role in our retail operating model since KBC opened its first retail hub in December 2012.

Yours sincerely,

A handwritten signature in black ink, appearing to be 'Frank Jansen', written over a horizontal line.

Frank Jansen
Chief Executive

Ulster Bank briefing note on ATMs to Joint Committee on Finance, Public Expenditure and Reform, and Taoiseach

As the Committee is aware, Ulster Bank Ireland announced its phased withdrawal on 19th February 2021. Since then, we have made significant, sustained progress.

Ulster Bank currently has a total of 142 ATMs across the Republic of Ireland. These ATMs are located at our branches and office locations (102), and also at remote or offsite locations, such as shopping centres or petrol stations (40). Full list in Appendix A.

On 13 April 2022, we began to write to customers to provide them with six months' notice to Choose a new provider and Move and Close their current and deposit accounts. We have committed to keeping our branches open throughout this Choose Move Close process. The 102 ATMs which are located at Ulster Bank branches and offices will close when these branches and offices close as part of the bank's overall withdrawal process. As part of our proposed transaction with Permanent TSB, which is subject to regulatory approval, PTSB will acquire 25 Ulster Bank branches and the ATMs associated with them (see Appendix B).

As part of our phased withdrawal from the Republic of Ireland, we are in the process of winding down our remote or offsite ATM estate on a phased basis. We expect to commence the withdrawal of these ATMs in June 2022 and complete the process by end of the year. Customers will receive 60 days' notice, via messages placed on or beside ATMs, before the removal of any service.

As always, we will keep the committee updated on this, as appropriate.

Appendix A

Ulster Bank Ireland ATM locations in Republic of Ireland

In Branch	
	County
Ardee	Louth
Athenry	Galway
Athlone	Westmeath
Ballina	Mayo
Ballybofey	Donegal
Ballyconnell	Cavan
Ballyjamesduff	Cavan
Bandon	Cork
Belmullet	Mayo
Blackrock	Dublin
Blanchardstown Branch	Dublin
Blessington	Wicklow
Bray	Wicklow
Carlow	Carlow
Castlebar	Mayo
Cavan	Cavan
Cavan	Cavan

Celbridge	Kildare
Claremorris	Mayo
Coolock	Dublin
Cork Patrick Street	Cork
Donegal	Donegal
Dooradoyle	Limerick
Drogheda	Louth
Dublin Airport	Dublin
Dublin College Green	Dublin
Dublin College Green	Dublin
Dublin College Green	Dublin
Dublin College Green	Dublin
Dublin Lower Baggot Street	Dublin
Dublin Lower Camden Street	Dublin
Dublin Lower O'Connell St	Dublin
Dublin Lower O'Connell St	Dublin
Dublin Lower O'Connell St	Dublin
Dun Laoghaire	Dublin
Dun Laoghaire	Dublin
Dundalk	Louth
Dundalk (Sterling)	Louth
Dundrum	Dublin
Dungarvan	Waterford
Ennis	Clare
Enniscorthy	Wexford
Galway	Galway
Galway	Galway
Galway	Galway
Galway Tuam Road	Galway
Gorey	Wexford
Kilcock	Kildare
Killarney	Kerry
Killybegs	Donegal
Letterkenny	Donegal
Limerick	Limerick
Longford	Longford
Lucan	Dublin
Malahide	Dublin
Mallow	Cork
Maynooth	Kildare
Midleton	Cork
Monaghan	Monaghan
Mullingar	Westmeath
Nenagh	Tipperary

Newbridge	Kildare
Palmerstown	Dublin
Phibsborough	Dublin
Rochestown Avenue	Dublin
Rochestown Avenue	Dublin
Roscommon	Roscommon
Shannon	Clare
Sligo Stephen Street	Sligo
Sligo Stephen Street	Sligo
Swords	Dublin
Tallaght	Dublin
Terenure	Dublin
Thurles	Tipperary
Tralee	Kerry
Trim	Meath
Tuam	Galway
Tullamore	Offaly
Ulster Bank Naas	Kildare
Ulster Bank Clonmel	Tipperary
Ulster Bank Finglas	Dublin
Ulster Bank Kilkenny	Kilkenny
Ulster Bank Navan	Meath
Ulster Bank Navan	Meath
Walkinstown Cross	Dublin
Waterford	Waterford
Westport	Mayo
Wexford	Wexford
Ballsbridge	Dublin
Buncrana	Donegal
Clondalkin	Dublin
Ranelagh	Dublin
Ulster Bank Grafton Street	Dublin
Ulster Bank Grand Parade	Dublin
Ulster Bank Liffey Valley SC	Dublin
Ulster Bank Mortgage Centre	Dublin
Ulster Bank Raheny	Dublin
Ulster Bank Sandyford	Dublin
Ulster Bank Stillorgan	Dublin
Ulster Bank Swords S.C.	Dublin
Ulster Bank Winthrop St	Dublin
Wilton	Cork

Remote / Offsite

County

Douglas	Cork
Athboy	Meath
Barcastle Service Station	Mayo
Blanchardstown SC	Dublin
Blanchardstown SC	Dublin
Charlesland Court	Wicklow
Clancourt Management	Dublin
Donaghmede Shopping Centre	Dublin
Donaghmede Shopping Centre	Dublin
Dublin Earlsfort Terrace	Dublin
Dundrum Shopping Centre	Dublin
Dundrum Shopping Centre	Dublin
Dundrum Shopping Centre	Dublin
Dundrum Shopping Centre	Dublin
Dundrum Shopping Centre	Dublin
Dundrum Shopping Centre	Dublin
Dundrum Shopping Centre	Dublin
Dundrum Shopping Centre	Dublin
Circle K Palmerstown	Dublin
Galway Shopping Centre	Galway
Jervis Shopping Centre	Dublin
Jervis Shopping Centre	Dublin
Jervis Shopping Centre	Dublin
Kilkenny Shopping Centre	Kilkenny
Leopardstown Shopping Centre	Dublin
Mahon Shopping Centre	Cork
Mahon Shopping Centre	Cork
Mahon Shopping Centre	Cork
Nutgrove Shopping Centre	Dublin
Portlaoise Shopping Centre	Laois
Raftery's Centra	Galway
Rathmines Town Centre	Dublin
Spar Renmore	Galway
Top Oil Rathangan	Kildare
Circle K Tralee	Kerry
Sundrive Shopping Centre	Dublin
SuperValu Lucan	Dublin
The CHQ Building	Dublin
The Gem	Dublin
Whitewater Shopping Centre	Dublin
Whitewater Shopping Centre	Dublin

Appendix B

Ulster Bank Ireland branches part of proposed PTSB transaction:

Branch	County
Ballyconnell	Cavan
Ballyjamesduff	Cavan
Shannon	Clare
Wilton	Cork
Ballybofey	Donegal
Buncrana	Donegal
Donegal	Donegal
Killybegs	Donegal
Blackrock	Dublin
Blanchardstown	Dublin
Lucan	Dublin
Ranelagh	Dublin
Rochestown Avenue	Dublin
Swords Pavilion	Dublin
Athenry	Galway
Eyre Square	Galway
Tuam	Galway
Celbridge	Kildare
Kilcock	Kildare
Ardee	Louth
Belmullet	Mayo
Westport	Mayo
Trim	Meath
Thurles	Tipperary
Enniscorthy	Wexford



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Your Ref: JCFPERT-I-0534

16 May 2022

Dear Deputy McGuinness,

I refer to your letter dated 09th May 2022 regarding the high volume of ATMs being withdrawn from locations around Ireland.

We understand the importance of community presence and access to ATMs for our customers. As such, we plan to further increase our existing 84 ATM facilities by adding an additional 25 ATMs to our network following the completion of the acquisition of 25 Ulster Bank Branches. We have no plans to reduce the number of ATMs in our network.

Kind regards,

A handwritten signature in grey ink, appearing to read "Eamonn Crowley".

Eamonn Crowley
Permanent TSB CEO