

Scottish Affairs Committee

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From the Chair, Pete Wishart MP

Ross McEwan
Chief Executive Officer
Royal Bank of Scotland

14 May 2018

Dear Mr McEwan

Thank you for appearing before the Committee to give evidence to our inquiry into RBS branch closures on Tuesday 8 May.

As you may be aware, following your appearance there have been press reports casting doubt on the accuracy of statements that you made to the Committee about the existence of targets for moving customers to online banking.

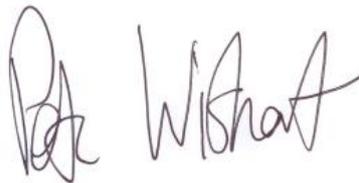
During the evidence session I asked you whether it was “the case that staff have been set targets in these branches in order to secure these digital customers”, you replied “No, it is not right.”ⁱ Later in the session Hugh Gaffney MP asked what performance targets had been set for bank branch staff in relation to online banking. In response Jane Howard, Managing Director of Personal Banking said “We talked about this earlier when we said we do not have targets and we removed incentives. I expect our colleagues in the branches to talk to customers about all the ways to bank, and that includes digital.”ⁱⁱ

Since this evidence session it has been reported in the Daily Record that RBS does set targets for its employees on switching customers to online services, this article featured a screenshot of a document containing those targets.ⁱⁱⁱ

RBS’s response, quoted in that article, is that when asked about whether staff have targets for the adoption of mobile and online banking, you “did not deny this and openly acknowledged that we ask our colleagues to have those conversations with customers so that they are aware of all the different ways that they can bank with us. In 2015, we announced the removal of financial incentives for colleagues to hit sales targets – the first of the major banks to do so.”

I would be grateful if you could respond to the Committee, as a matter of urgency, to clarify this situation and provide an explanation of the material contained in the Daily Record article.

Yours sincerely



Pete Wishart MP
Chair, Scottish Affairs Committee

ⁱ [Oral evidence taken by the Scottish Affairs Committee on 8 May 2018](#) Q152

ⁱⁱ [Oral evidence taken by the Scottish Affairs Committee on 8 May 2018](#) Q208

ⁱⁱⁱ Daily Record, [Leaked documents show RBS bosses DO have targets to push customers towards online banking](#), 14 May 2018