

NatWest Beaumaris Branch Closure

Customer and Community Engagement

All facts and figures are accurate on date of
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A Welsh version of this document can be made
available upon request.

Customer and Community Engagement

Beaumaris branch

Closing date 5th September 2016

How banking is changing

Our branches are changing from places where customers carry out basic transactions to places where customers interact with our staff on big life decisions. For example buying a home or starting up a business.

The decision to close a branch is never taken lightly, but we have to respond to these changes and help our customers to bank with us in the way that suits them best.

This document is designed to outline the rationale behind the decision to close NatWest Beaumaris branch, help you identify how you can continue to bank in the local community and also details the measures which have been taken to engage with our customers and the local community.

If you would like to discuss the alternative ways to bank in the local community or if you have any further questions regarding the closure, please ask a member of the branch team or contact Paul Colclough, Local CEO on 07917 071628 (Minicom 08004046161) or e-mail paul.colclough@natwest.com

We also understand that not everyone wants to use online services and prefers face to face banking. Our branch network will remain the cornerstone of our services to customers.

How has Beaumaris branch changed?

 **26%**

The number of transactions at Beaumaris branch has dropped by 26% since 2011.

29 Customers

are using the branch on a regular weekly basis, 16 of those customers already use our other branches in the area.

Banking in 2016

There are now more convenient ways of banking with us than ever before, and our customers are increasingly using these different ways of banking. Across our network:



Less than 9%

Of our total transactions now take place in our branches. Branch transactions have been declining since 2010.

 **400%**

Online & mobile transactions have grown by over 400% since 2010.



56%

of our customers actively use mobile phone and online banking. That's over 3 million customers per week.

How you can continue to bank locally

The decision to close our NatWest Beaumaris branch on the 5th September 2016 was not taken lightly. It was based on a wide range of factors including branch usage and the alternative ways our customers can bank with us in the area.


Here is a summary of the alternatives in the local area.

Nearest Post Office

Beaumaris

 0.1 miles


 Mon - Fri 9am – 5.30pm
Sat 9am – 12.30pm

 Balance Enquiry
Cash & Cheque
Deposit
Withdrawal

Llangoed


 2.3 miles


 Mon - Sat 7am – 11pm
Sun 8am – 11pm

 Balance Enquiry
Cash & Cheque
Deposit
Withdrawal

Maldwyn

 2.8 miles

 Mon/Tue/Thu/Fri 9am – 5:30pm
Wed/Sat 9am – 12:30pm

 Balance Enquiry
Cash & Cheque Deposit
Withdrawal

Nearest free to use ATMs

 NatWest Beaumaris

 0 miles 1 ATM

 HSBC Total
Washington

 4 miles 1 ATM

 HSBC Beaumaris

 0 miles 1 ATM


 NatWest Menai
Bridge

 4 miles 1 ATM

 HSBC Menai Bridge

 4 miles 1 ATM

 Bank Machine Shell
Britannia Menai Bridge

 4.2 miles 1 ATM

Nearest NatWest Branches

Branch	Distance	Opening Hours	Services Available
Menai Bridge	4 miles	Mon - Fri 9am - 4:30pm* Sat 9am - 12:30pm	External ATM
Bangor	6.7 miles	Mon - Fri 9am – 4.30pm* Sat 9am - 12:30pm	Cash Deposit Machine External ATM
Llangefni	11.3 miles	Mon - Fri 9am - 4:30pm*	External ATM

NatWest Beaumaris is the Last Bank in town. We're introducing a Mobile Branch service in the local area which we will look to have in place upon closure of the branch.

We are keeping the ATM in the community so that our customers can withdraw cash, check their balance and access other account services free of charge.

24/7 Telephone Banking
0800 404 6161
Online/Mobile banking
Natwest.com/waystobank



* Opening deferred by 30 mins on a Wednesday

For Online Banking you need to be aged 11 or over and have a NatWest account. Please note that system updates may mean that Online Banking is unavailable for short periods of time in the early hours of the morning. To use Mobile Banking you need to have registered for Online Banking, have a NatWest personal account with a debit card and have a mainland UK mobile number starting 07. To make payments using Mobile simply set up and make your first payment to each new payee in Online Banking beforehand. Telephone banking is available to NatWest personal customers aged 16 or over with a current or savings account.



Customer and Community Engagement

We have taken an open and transparent approach to communicate and actively engage with our Personal and Local Business customers and also the wider local community, to ensure they are aware of the alternative ways to bank with us in the local area, and to answer any questions they might have.

We wrote to our customers who regularly use the branch to give them at least 12 weeks notice of the closure, and also displayed posters in the branch throughout the notice period.

In addition to writing to our customers, we also contacted the following people and organisations to make them aware and to understand if they wanted to discuss the decision and alternative ways to bank, or if they needed any help.



Newspapers

Contacted

Daily Post, North
Wales Chronicle



Post Office

Contacted

Beaumaris Post
Office



MP/AM

Contacted

Albert Owen
MP

Rhun ap
Iorwerth
AM



Local Groups

Contacted

Citizens Advice
Bureau
Age UK
Federation of Small
Business
Beaumaris Town
Council

We have attended a number of meetings to engage with local representatives to discuss their concerns regarding the closure of NatWest Beaumaris branch. We met with Rhun ap Iorwerth AM on 26th May 2016, Albert Owen MP on 16th June 2016 and we also met with Beaumaris Town Council on 19th June 2016.

Our local branch and business teams have proactively looked to contact over 200 of our most active customers and those who are potentially most reliant on the branch. As a result of these discussions we have been able to personally discuss what this means for them and the most appropriate alternative services.

We have received 4 enquiries and 1 complaint as a result of this decision. We have contacted each customer to discuss their concerns.

Conclusion

The decision to close NatWest Beaumaris branch has not been taken lightly and careful consideration has been given to the alternative banking services available. Since the announcement has been made we have engaged with our customers and the wider community to listen to their feedback and understand the impact.

Customer Themes

- ❑ Most customers have said that they understand the decision to close the branch, but they are unhappy that they will have to travel further to do their banking.
- ❑ The new Mobile Bank is something that many people are pleased about, but they do not feel it is as good as having the actual branch.
- ❑ Our customers are pleased that we are keeping our ATM in the community when the branch closes.

We have undertaken the following activities in response to the key areas of concern:

- ❑ Our customers will not have to travel further to do their banking as we are introducing a new Mobile Bank, and they can also access their banking at the local Post Office, through our telephone, online or mobile banking services, or at our ATM. Our local team has spoken to all customers who have been concerned to explain more about our alternative banking services in the local area.
- ❑ Our customers will be able to access the majority of services that they can in the existing branch using our new Mobile Bank. We have arranged for the Mobile Bank to be available before the branch closes, so that our customers can visit the Mobile Bank and try the services available. We are also engaging with the local community to agree where and when the Mobile Bank will stop each week, and full details will be published ahead of the branch closure.
- ❑ Where relevant, we have helped our customers with setting up and using online banking, and have encouraged them to visit our nearest branch. We have also highlighted NatWest Cymru Retail Customer Service Centre, which offers our Welsh customers a dedicated bi-lingual service. The team can be contacted by telephone, Monday to Friday 8am to 6pm and Saturday 9am to 4pm, on 01248 671 222.

Following our community engagement and Impact Assessment, we have taken the decision to extend the branch closure date from 11th August to 5th September 2016. This will enable banking to continue through the busier summer period and festival events in the area.

With the changes we have introduced we are confident that we have appropriate services in place to ensure our customers have sufficient access to banking locally.

NatWest Beaumaris branch will therefore now close on 5th September 2016. Our branch staff and Paul Colclough Local CEO, are available to answer any further questions that our customers or the community may have.