

# NatWest Bedminster Branch Closure

## Customer and Community Engagement

All facts and figures are accurate on date of  
publication 6<sup>th</sup> June 2016

# Customer and Community Engagement

## Bedminster branch

### Closing date 27<sup>th</sup> July 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 Bedminster 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 Colin Orr, Local CEO on 07917 000994 (Minicom 08004046161) or e-mail [colin.orr@natwest.com](mailto:colin.orr@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 Bedminster branch changed?

 **25%**

The number of transactions at Bedminster branch has dropped by 25% since 2011.

**109 Customers**

are using the branch on a regular weekly basis, 63 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 Bedminster branch on the 27<sup>th</sup> July 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

### Bedminster Parade

 0.1 miles

 Mon – Fri 8am – 5.30pm  
Sat 8am – 4pm

 Balance Enquiry  
Cash & Cheque  
Deposit  
Withdrawal

### Bedminster

 0.6 miles

 Mon – Fri 8am – 6pm  
Sat 8am – 5pm

 Balance Enquiry  
Cash & Cheque  
Deposit  
Withdrawal

### Totterdown

 1 mile

 Mon – Fri 9am – 5.30pm  
Sat 9am – 1pm

 Balance Enquiry  
Cash & Cheque  
Deposit  
Withdrawal

## Nearest free to use ATMs

 Barclays Bedminster  
 0.1 miles 2 ATMs

 Halifax Bedminster  
 0.4 miles 2 ATMs

 Co op Britannia Bedminster  
 0.2 miles 1 ATM

 Santander Bedminster  
 0.4 miles 1 ATM

 Nationwide BS Bedminster  
 0.2 miles 1 ATM

 Lloyds TSB Bristol East Street  
 0.4 miles 3 ATMs

## Nearest NatWest Branches

Branch	Distance	Opening Hours	Services Available
Bristol City Office	0.9 miles	Mon - Fri 9am - 4.30pm*	Cash Deposit Machine External ATM Internal ATM
Bristol Broadmead	1.1 miles	Mon - Fri 9am - 5pm* Sat 9am - 4pm	Cash Deposit Machine External ATM
Ashton Gate Bristol	1.3 miles	Mon - Fri 9am - 5pm* Sat 9am - 12.30pm	External ATM

\* Opening deferred by 30 mins on a Wednesday

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



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

Bristol Evening Post



## Post Office

Contacted

Bedminster  
Parade Post  
Office



## MP

Contacted

Karin Smyth  
MP



## Local Groups

Contacted

Citizens Advice  
Bureau  
Age UK  
Federation of Small  
Business  
Royal National  
Institute of Blind  
People

We attended a meeting with Karin Smyth MP on 20<sup>th</sup> May 2016 during which the branch closure was discussed.

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 50 enquiries and 6 complaints as a result of this decision. We have contacted each customer to discuss their concerns.

# Conclusion

The decision to close NatWest Bedminster 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 the reason they are unhappy about the decision to close the branch is that they do not want to transfer their account to the receiving branch.
  - ❑ Our customers have been concerned about what will happen to the staff who work at the branch following the closure.
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We have undertaken the following activities in response to the key areas of concern:

- ❑ Our local team has spoken to all customers who have been concerned to explain that they don't need to use the receiving branch, they will be welcomed at any NatWest branch, this is just to ensure their account number and sort code stays the same.
- ❑ We have worked closely with the staff at the branch since the announcement to understand their preferences when the branch closes, in order to minimize the need for any compulsory redundancies. Some of our staff have been successful in securing roles in other areas of the bank.

Following our community engagement and Impact Assessment, we are confident that we have appropriate services in place to ensure our customers have sufficient access to banking locally.

NatWest Bedminster branch will therefore close as planned on 27<sup>th</sup> July 2016. Our branch staff and Colin Orr Local CEO, are available to answer any further questions that our customers or the community may have.