

NatWest Biggin Hill Branch Closure

Customer and Community Engagement

All facts and figures are accurate on date of
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Customer and Community Engagement

Biggin Hill branch

Closing date 07 March 2017

Changing customer behaviour

Our world is changing rapidly, with people relying more and more on technology in all aspects of their life. Shopping, booking a holiday and even chatting to friends online has become the norm for many.

Banking is no different and naturally our customers are looking for and using more convenient ways to bank.

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 Biggin Hill 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 Maria Fisher, Local CEO on 07876144915 (Minicom 08004046161) or e-mail maria.fisher@natwest.com

We know that there are times when our customers prefer to speak to someone. Customers can contact us over the phone, via web-chat and social media. Our contact centres are open 24/7 and teams are trained to answer almost every query at first point of contact, ranging from simple transactions through to more complex enquiries.

How has Biggin Hill branch changed?

↓ **20%**

The number of transactions at Biggin Hill branch has dropped by 20% since 2011

61 Customers

use the branch on a **regular weekly basis**, 29 of those customers already use our other branches in the area

Banking in 2017

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:



↓ **43%**

Branch counter transactions have declined by 43% 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 3.2 million customers per week.

How you can continue to bank

The decision to close our NatWest Biggin Hill branch on the 07 March 2017 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.



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

Nearest NatWest Branches

Branch	Distance	Opening Hours	Services Available
Oxted	5.2 miles	Mon - Fri 9am - 5pm* Sat 9am - 2pm	External ATM
West Wickham	6.4 miles	Mon - Fri 9am - 5pm Sat 9am - 2pm	Cash Deposit Machine External ATM
Orpington	7.1 miles	Mon - Fri 9am - 5pm* Sat 9am - 4pm	Cash Deposit Machine External ATM Internal ATM

Nearest free to use ATMs * Opening deferred by 30 mins on a Wednesday



Barclays Biggin Hill



0.0 miles 2 ATM



Tesco Biggin Hill Express



0.2 miles 1 ATM



HSBC Waitrose, Biggin Hill



0.2 miles 1 ATM

Nearest Post Office

Biggin Hill



0.0 miles



Mon - Sat 6am - 10pm
Sun 6am - 6pm

Balance Enquiry
Cheque Deposit
Withdrawal
No NatWest Cash deposit

The Valley



0.5 miles



Mon - Sat 6am - 8pm
Sun 7am - 8pm

Balance Enquiry
Cheque Deposit
Withdrawal
No NatWest Cash deposit

Tatsfield



2.0 miles



Mon, Tue, Thu, Fri 9am - 5:30pm
Wed 9am - 1pm
Sat 9am - 12.30pm

Balance Enquiry
Cash & Cheque Deposit
Withdrawal

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 6 months 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

Bromley Times,
Bromley News and
South London Press



Post Office

Contacted

Biggin Hill



MP/AM

Contacted

Joseph
Johnson , MP



Local Groups

Contacted

New Life Church
Community Care Day
Community Care
Biggin Hill

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 127 enquiries as a result of this decision. We have contacted each customer to discuss their concerns.

Conclusion

The decision to close NatWest Biggin Hill 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 the reason they are unhappy about the decision to close the branch is because they felt that there was a lack of public transport to other areas
- ❑ A number of customers have said that they are unhappy about the closure due to previous closures in the surrounding area

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 they can also access their banking at the local Post Office, through our telephone, online or mobile banking services, or at local ATMs
- ❑ Our local team has obtained copies of all relevant bus timetables to help customers with planning routes to our nearest branches
- ❑ The Branch team has spoken to all customers who have been concerned to explain more about our alternative banking services in the local area, and have helped customers to set-up on online banking/encouraged them to visit our nearest branch
- ❑ We met with the local post master and we have worked together to ensure that services are in place, and are suitable, for the local demand. We have also contacted each customer to discuss their concerns
- ❑ Eden Bridge closed in 2014, before making the decision to close any branch we carefully considered a number of factors, including branch usage and access to banking facilities in the local area.

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 Biggin Hill branch will therefore close as planned on 07 March 2017. Our branch staff and Maria Fisher Local CEO, are available to answer any further questions that our customers or the community may have.