

NatWest Cheadle Hulme Branch Closure

Customer and Community Engagement

All facts and figures are accurate on date of publication 16th June 2016

Customer and Community Engagement

Cheadle Hulme branch

Closing date 19th 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 Cheadle Hulme 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 Sally McEvoy, Local CEO on 07884 361165 (Minicom 08004046161) or e-mail sally.mcevoy@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 Cheadle Hulme branch changed?

 **30%**

The number of transactions at Cheadle Hulme branch has dropped by 30% since 2011.

50 Customers

are using the branch on a regular weekly basis, 28 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 Cheadle Hulme branch on the 19th 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

Cheadle Hulme



0.0 miles



Mon – Sat 9am – 5.30pm



Balance Enquiry
Cash & Cheque
Deposit
Withdrawal

Church Road



1 mile



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



Balance Enquiry
Cash & Cheque
Deposit
Withdrawal

Parkside



1.4 miles



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



Balance Enquiry
Cash & Cheque Deposit
Withdrawal

Nearest Free to use ATMs



Tesco Cheadle Hulme Express



0.1 miles 1 ATM



Bank Machine
Costcutter Cheadle



1 mile 1 ATM



RBS Cheadle Hulme



0.2 miles 1 ATM



Co op Store Gilbert
Road Cheadle Hulme



1.1 miles 1 ATM



Co op Store Cheadle
Road Cheadle Hulme



0.7 miles 1 ATM



CardPoint McColls
Cheadle Hulme



1.3 miles 1 ATM

Nearest NatWest Branches

Branch	Distance	Opening Hours	Services Available
Bramhall Branch	1.9 miles	Mon, Tues, Thurs & Fri 10am – 4pm Sat 9am – 2pm	Cash Deposit Machine External ATM
Cheadle Branch	2.3 miles	Mon, Tues, Wed & Fri 10am – 4pm Sat 9am – 2pm	Cash Deposit Machine External ATM
Herald Green Branch	2.3 miles	Mon - Fri 10am – 4pm	External ATM

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



Post Office

Contacted

Cheadle Hulme



MP

Contacted

Mary
Robinson
MP



Local Groups

Contacted

Citizens Advice
Bureau
Age UK

Our local branch and business teams have proactively looked to contact 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 24 enquiries and 8 complaints as a result of this decision. We have contacted each customer to discuss their concerns.

A petition has been received containing 91 signatures. We contacted Mary Robinson MP who is co-ordinating the petition locally to discuss their concerns, and to answer questions about the decision to close the branch and access to banking in the local area.

We attended a audio meeting on 3rd May 2016 with Mary Robinson MP to discuss her concerns and answer questions.

Conclusion

The decision to close NatWest Cheadle Hulme 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 will have to travel further to do their banking and incur car parking charges.
 - Concerns were raised about how the closure may impact the local economy and what will happen to the building once the branch has been closed.
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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 access their banking at the local Post Office, through our telephone, online or mobile banking services, or at local ATMs. Our local team has spoken to all customers who have been concerned to explain more about our alternative banking services in the local area.
- NatWest Cheadle Hulme is not the last Bank in town, and before making the decision to close the branch we carefully considered a number of factors, including branch usage and access to banking facilities in the local area. The number of transactions taking place at NatWest Cheadle Hulme has dropped by 30% since 2011 and 50 customers are using the branch on a regular weekly basis. 28 of these customers already use our other branches in the area.
- Where relevant, we have helped our customers with setting up and using online banking, and encouraged them to visit our nearest branch.

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 Cheadle Hulme branch will therefore close as planned on 19th July 2016. Our branch staff and Sally McEvoy Local CEO, are available to answer any further questions that our customers or the community may have.