

NatWest Clay Cross Branch Closure

Customer and Community Engagement

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

Clay Cross branch

Closing date 20th 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 Clay Cross 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 Jane Solomon, Local CEO on 07789 923501 (Minicom 08004046161) or e-mail jane.solomon@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 Clay Cross branch changed?

 **31%**

The number of transactions at Clay Cross branch has dropped by 31% since 2011.

102 Customers

are using the branch on a regular weekly basis, 45 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 Clay Cross branch on the 20th 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

Clay Cross



0.1 miles



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



Balance Enquiry
Cash & Cheque
Deposit
Withdrawal

Danesmoor



0.9 miles



Mon – Fri 5.30am – 6pm
Sat 7.30am – 4pm



Balance Enquiry
Cheque Deposit
Withdrawal

Holmgate



1.1 miles



Mon – Sun 7am – 9pm



Balance Enquiry
Cheque Deposit
Withdrawal

Nearest Free to use ATMs



NatWest Clay Cross



0 miles 1 ATM



Tesco Clay Cross
Extra



0.8 miles 4 ATMs



Lloyds TSB
Chesterfield High
Street



0.1 miles 1 ATM



Bank of Ireland Post
Office Pilsey Road
Chesterfield



0.9 miles 1 ATM



CardPoint Danesmoor
Mini Market
Chesterfield



0.7 miles 1 ATM



Bank of Ireland Post
Office The Green
Chesterfield



1.7 miles 1 ATM

Nearest NatWest Branches

| Branch | Distance | Opening Hours | Services Available |
|------------------------------|-----------|--|--|
| Chesterfield Branch | 5.3 miles | Mon - Fri 9am – 5pm* Sat 9am – 1pm | Cash Deposit Machine External ATM Internal ATM |
| Alfreton & Clay Cross Branch | 5.3 miles | Mon - Fri 9am – 4.30pm* Sat 9am – 12.30pm | Cash Deposit Machine External ATM Internal ATM |
| Matlock Branch | 7.7 miles | Mon - Fri 9am – 4.30pm* | Cash Deposit Machine External ATM |

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

Derbyshire Times



Post Office

Contacted
Clay Cross Post Office



MP

Contacted

Natascha Engel
MP



Local Groups

Contacted

Citizens Advice Bureau
Age UK

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 30 enquiries and 7 complaints as a result of this decision. We have contacted each customer to discuss their concerns.

Conclusion

The decision to close NatWest Clay Cross 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 they understand the decision to close the Branch, and that the alternative ways to bank locally are suitable.
 - ❑ Some business customers were concerned about how they could continue to do their banking.
 - ❑ Our customers are pleased that we are keeping the ATM in the community when the branch closes.
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We have undertaken the following activities in response to the key areas of concern:

- ❑ Our local team have spoken to customers to discuss their individual circumstances and banking requirements, and have offered help and support with the most suitable ways to bank in the local area, including the local Post Office. They have also spoken to those business customers who have been concerned to explain more about the Post Office services for business customers and also the Night Safe facility at nearby branches.

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 Clay Cross branch will therefore close as planned on 20th July 2016. Our branch staff and Jane Solomon Local CEO, are available to answer any further questions that our customers or the community may have.