

NatWest Dinas Powys Branch Closure

Customer and Community Engagement

All facts and figures are accurate on date of publication 6th July 2016

A Welsh version of this document can be made available upon request.

Customer and Community Engagement

Dinas Powys branch

Closing date 9th August 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 Dinas Powys 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 Elizabeth Harries, Local CEO on 07917 071615 (Minicom 08004046161) or e-mail elizabeth.harries@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 Dinas Powys branch changed?

 **56%**

The number of transactions at Dinas Powys branch has dropped by 56% since 2011.

18 Customers

are using the branch on a regular weekly basis, 9 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 Dinas Powys branch on the 9th August 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

Dinas Powys


 0.1 miles

 Mon – Sat 6am – 6pm
Sun 6am – 1pm

 Balance Enquiry
Cheque Deposit
Withdrawal

Murch


 0.8 miles


 Mon – Sat 6am – 8pm
Sun 7am – 8pm

 Balance Enquiry
Cheque Deposit
Withdrawal


Wood Street

 2.5 miles


 Mon – Fri 9am – 5:30pm
Sat 9am – 1pm

 Balance Enquiry
Cash & Cheque Deposit
Withdrawal

Nearest free to use ATMs


 Bank of Ireland Post Office Station Road Dinas Powys


 0.1 miles 1 ATM


 Tesco Dinas Powys Castle Drive Express


 0.8 miles 1 ATM


 Santander Barry

 0.3 miles 1 ATM

 Bank Machine Martins Dinas Powys

 0.8 miles 1 ATM

 Note Machine Dinas Powys Texaco Dinas Powys

 0.5 miles 1 ATM

Nearest NatWest Branches

Branch	Distance	Opening Hours	Services Available
Penarth	2.8 miles	Mon - Fri 9.30am - 4.30pm	Cash Deposit Machine External ATM
Canton Cardiff	3.7 miles	Mon - Fri 9am - 4.30pm* Sat 9am - 12.30pm	External ATM
Barry Town Hall	4 miles	Mon - Fri 9.30am - 4.30pm Sat 9am - 12.30pm	Cash Deposit Machine External ATM

A Mobile Branch service has been introduced in the local area prior to the closure of the branch.

Dinas Powys is the Last Bank in Town

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

Penarth Times



MP/AM

Contacted

Alun Cairns
MP

Jane Hutt
AM



Post Office

Contacted

Dinas Powys
Post Office

Murch Post
Office



Local Groups

Contacted

Dinas Powys
Voluntary Concern
Murchfield
Community Centre

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

Conclusion

The decision to close NatWest Dinas Powys 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.
- ❑ Our customers have been concerned about what will happen to the staff who work at the branch following the closure.
- ❑ 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.

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

- ❑ Our local team have contacted 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.
- ❑ We have worked closely with the staff at the branch since the announcement to understand their preferences when the branch closes, and we have not made any compulsory redundancies as a result of the branch closure. We have been able to transfer a number of our staff to other branches 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 are confident that we have appropriate services in place to ensure our customers have sufficient access to banking locally.

NatWest Dinas Powys branch will therefore close as planned on 9th August 2016. Our branch staff and Elizabeth Harries Local CEO, are available to answer any further questions that our customers or the community may have.