

NatWest Melbourne Branch Closure

Customer and Community Engagement

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

Customer and Community Engagement

Melbourne 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 Melbourne 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 John Pugh, Local CEO on 07880 866666 (Minicom 08004046161) or e-mail john.pugh@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 Melbourne branch changed?

 **37%**

The number of transactions at Melbourne branch has dropped by 37% since 2011.

58 Customers

are using the branch on a regular weekly basis, 23 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 Melbourne 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

Melbourne



0.1 miles



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



Balance Enquiry
Cash & Cheque
Deposit
Withdrawal

Breedon On The Hill



2.7 miles



Mon/Tue/Thu 9am – 5pm (closed 1pm – 2pm)
Wed/Fri 9am – 1pm



Balance Enquiry
Cash & Cheque
Deposit
Withdrawal

Chellaston



3.9 miles



Mon – Sat 8.30am – 5.30pm



Balance Enquiry
Cash & Cheque
Deposit
Withdrawal

Nearest Free to use ATMs



CardPoint H Timson & Sons Leic Ltd Ta Budgens Derby



0.1 miles 1 ATM



Tesco Chellaston Derby Road Express



4 miles 1 ATM



Bank of Ireland Post Office Derby Road Derby



3.9 miles 1 ATM



Co-op Store Chellaston Chellaston



4 miles 1 ATM



Tesco/One Stop Chllaston Derby



3.9 miles 1 ATM



Co-op Store Shelton Lock Alldays Alvaston



4.6 miles 1 ATM

Nearest NatWest Branches

Branch	Distance	Opening Hours	Services Available
Allenton Derby	5.5 miles	Mon - Fri 9am – 4:30pm* Sat 9am – 12:30pm	Cash Deposit Machine External ATM
Ashby-de-la-Zouch	6.8 miles	Mon - Fri 9am – 4:30pm* Sat 9am – 12:30pm	Cash Deposit Machine External ATM
Derby St Peter's Street	7.7 miles	Mon - Fri 9am – 5pm* Sat 9am – 3pm	Cash Deposit Machine External ATM Internal ATM

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 changes and alternative ways to bank, or if they needed any help.



Newspapers

Contacted

Derbyshire Times,
Derby Evening
Telegraph, Burton Mail



Post Office

Contacted

Melbourne Post
Office



MP

Contacted

Heather
Wheeler
MP



Local Groups

Contacted

Citizens Advice
Bureau
Age UK
Federation of small
business

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

Conclusion

The decision to close NatWest Melbourne 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.
 - ❑ The access to banking services that we offer at the Post Office are also something that many customers are pleased about, as they can do their banking with us at more convenient times and locations.
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We have undertaken the following activities in response to the key areas of concern:

- ❑ We met with the local post master and have taken time to work together with the local Post Office to ensure that services are in place and are suitable for the local demand.
- ❑ Where relevant, we have helped our customers with setting up and using online banking, and have 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 Melbourne branch will therefore close as planned on 20th July 2016. Our branch staff and John Pugh Local CEO, are available to answer any further questions that our customers or the community may have.