

# NatWest Mitcham Branch Closure

## Customer and Community Engagement

All facts and figures are accurate on date of  
publication 8<sup>th</sup> June 2016

# Customer and Community Engagement

Mitcham branch

Closing date 6<sup>th</sup> 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 Mitcham branch, help you identify how you can continue to bank in the local community and also detail 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 Tracey Morrison, Local CEO on 07990761882 (Minicom 08004046161) or e-mail [tracey.1.morrison@natwest.com](mailto:tracey.1.morrison@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 Mitcham branch changed

 **38%**

The number of transactions at Mitcham branch has dropped by 38% since 2011.

**79 Customers**

are using the branch on a regular weekly basis, 56 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 Mitcham branch on the 6<sup>th</sup> 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

### Mitcham

 0.1 mile

 Mon – Sat 8.30am – 6pm

 Balance Enquiry  
Cash & Cheque  
Deposit  
Withdrawal

### Church Road

 0.6 miles

 Mon, Tue, Thu, Fri  
9am – 5.30pm  
Wed 9am – 1pm  
Sat 9am – 12.30pm

 Balance Enquiry  
Cash & Cheque  
Deposit  
Withdrawal

### 494 London Road

 0.8 miles

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

 Balance Enquiry  
Cash & Cheque  
Deposit  
Withdrawal

## Nearest Free to use ATMs

 NatWest Mitcham

 0 miles 1 ATM

 Nationwide BS Mitcham

 0 miles 1 ATM

 Tesco Mitcham Express

 0 miles 1 ATM

 Bank of Ireland Mitcham Langdale Parade

 0.1 miles 1 ATM

 HSBC Mitcham

 0 miles 2 ATMs

 Barclays Mitcham

 0.1 miles 3 ATMs

## Nearest NatWest Branches

Branch	Distance	Opening Hours	Services Available
Morden Branch	1.8 miles	Mon-Fri 9am-5pm	Cash Deposit Machine External ATM
Tooting Branch	1.9 miles	Mon-Fri 9am-5pm Sat 9am – 2pm	Cash Deposit Machine External ATM Internal ATM
Norbury Branch	2.3 miles	Mon-Fri 9am-5pm Sat 9am-12.30pm	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



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

Croydon Advertiser,  
Sutton Guardian



**Post Office**  
Contacted

Mitcham Post  
Office



**MP/MSP**  
Contacted

Siobhain  
Mcdonagh 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 40 enquiries and 5 complaints as a result of this decision. We have contacted each customer to discuss their concerns.

# Conclusion

The decision to close NatWest Mitcham 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 it may impact the local community.
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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, training with Age UK and encouraged them to visit our nearest branch.
- ❑ NatWest Mitcham 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 Mitcham has dropped by 38% since 2011 and 79 customers are using the branch on a regular weekly basis. 56 of these customers already use our other branches in the 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 Mitcham branch will therefore close as planned on 6<sup>th</sup> July 2016. Our branch staff and Tracey Morrison Local CEO, are available to answer any further questions that our customers or the community may have.