

# NatWest Tarleton Branch Closure

## Customer and Community Engagement

All facts and figures are accurate on date of  
publication 27<sup>th</sup> June 2016

# Customer and Community Engagement

Tarleton branch

Closing date 25<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 Tarleton 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 Graham Hoare, Local CEO on 07826 664189 (Minicom 08004046161) or e-mail [graham.hoare@natwest.com](mailto:graham.hoare@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 Tarleton branch changed?

 **24%**

The number of transactions at Tarleton branch has dropped by 24% since 2011.

**79 Customers**

are using the branch on a regular weekly basis, 32 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 Tarleton branch on the 25<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

### Tarleton



0.2 miles



Mon - Sun 7am – 10pm



Balance Enquiry  
Cash & Cheque  
Deposit  
Withdrawal

### Hesketh Bank



1.6 miles



Mon - Sat 7:30am – 9pm  
Sun 7:30am – 10pm



Balance Enquiry  
Cheque Deposit  
Withdrawal

### Rufford



3.2 miles



Tue 10am – 3pm



Balance Enquiry  
Cheque Deposit  
Withdrawal

## Nearest free to use ATMs



Co op Store Tarleton



0.2 miles 1 ATM



HSBC Hesketh Bank



1.6 miles 1 ATM



Bank of Ireland Post  
Office Marks Square  
Preston



0.2 miles 1 ATM



Bank of Ireland Post  
Office Walmer  
Bridge Preston



3.5 miles 1 ATM



CardPoint Booths  
Hesketh Bank Preston



1.6 miles 1 ATM



YourCash Riverside  
Southport



3.5 miles 2 ATMs

## Nearest NatWest Branches

Branch	Distance	Opening Hours	Services Available
Leyland	7.9 miles	Mon/Tue/Thu/Fri 9:30am - 4:30pm, Sat 9am - 1pm	Cash Deposit Machine External ATM
Southport	8.6 miles	Mon - Fri 9am - 5pm* Sat 9am - 2pm	Cash Deposit Machine External ATM Internal ATM
Ormskirk	9 miles	Mon/Tue/Thu/Fri 10am – 4pm, Sat 9am - 2pm	Cash Deposit Machine External ATM

NatWest Tarleton is the Last Bank in Town

24/7 Telephone Banking  
0800 404 6161  
Online/Mobile banking  
Natwest.com/waystobank



\* Opening deferred by 60 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

Southport Visitor,  
Ormskirk Advertiser,  
On the spot News



## Post Office

Contacted

Tarleton Post  
Office



## MP

Contacted

Seema  
Kennedy  
MP



## Local Groups

Contacted

Citizens Advice  
Bureau  
Age UK  
Group Pensioners  
Association  
Federation of Small  
Business  
Community Money  
Advice

We attended a call with Seema Kennedy MP on 11<sup>th</sup> May 2016 to discuss local concerns regarding the closure of Tarleton branch, and to answer questions about the decision to close the branch and access to banking in the local area.

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

# Conclusion

The decision to close NatWest Tarleton 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.
  - ❑ Our customers have been concerned about what will happen to the staff who work at the branch following the closure.
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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.
- ❑ The local team have also offered support to customers to set up Online Banking.
- ❑ 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.

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 Tarleton branch will therefore close as planned on 25<sup>th</sup> July 2016. Our branch staff and Graham Hoare Local CEO, are available to answer any further questions that our customers or the community may have.