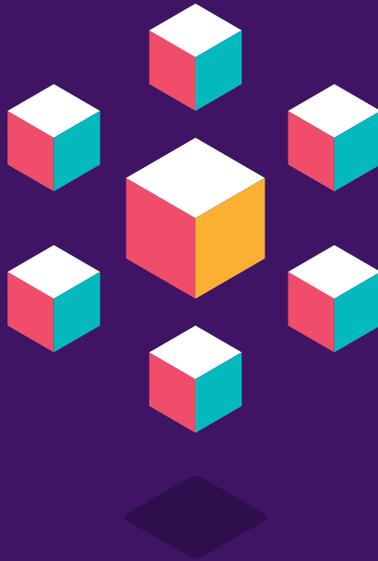


Heckmondwike branch closure 31/05/2018



Help and support for
personal and business customers

Facts are correct as at
09/03/2018



NatWest

Customer and Community Engagement following closure announcement

We wrote to customers of Heckmondwike to inform them of the planned decision to close the branch on the 31/05/2018. We contacted the following organisations and people in the community to discuss the decision:

- Tracy Brabin MP
- Age UK
- Citizens Advice
- Alzheimers Society
- Vulnerable, elderly & regular customers contacted

We have had the following feedback since we announced the closure of the Heckmondwike branch:



Enquiries*



Complaints*

The main themes were:

- Customers have been concerned about what will happen to the staff who work at the branch following the closure.
- Customers have said that the reason they're unhappy about the decision to close the branch is they will have to travel further to do their banking and are unsure how to travel to the nearest branch.

Here's what we've said and done:

- We have worked closely with the staff at the branch since the announcement to understand their preferences when the branch closes.
- Our local branch team have contacted customers to discuss their individual circumstances and ongoing banking requirements, and have offered help and support with the most suitable ways to bank in the local area.

NatWest Heckmondwike branch will close as planned on 31/05/2018. Our branch staff are available to answer any further questions that you may have. For any further questions or concerns following the closure please contact your Local CEO: Julie Jackson, 07760 153 944; julie.jackson@natwest.com

Access to Banking Standards

NatWest is fully committed to the industry wide Access to Banking Standards introduced by UK Finance in May 2017. This document provides key information about the actions banks must undertake when a decision to close a branch is made.

For further information on the Access to Banking Standards please visit – www.ukfinance.org.uk/high-street-banks-announce-new-access-to-banking-standard/

*Any expression of dissatisfaction about any aspect of our relationship with our customers where the complainant is alleging to have suffered or may suffer financial loss, material inconvenience or material loss.

*An Enquiry is any question that can be answered immediately, at first point of contact.

How we decide to close a branch

Closing a branch is a decision we take very seriously. Since 2012 we have seen transactions in Heckmondwike reduce by 31%, with now only 40 customers using the branch on a regular weekly basis. A broad range of local factors are also considered and contribute to our decision-making process:

- We consider a range of local factors over a long period (June 2012-2017)
- How customers are choosing to bank with us
- How often customers are using the branch and what transactions they are doing
- Impact on customers who currently use the branch
- Other options available to customers including online, mobile, Telephony, Webchat, cash machines, Video Banking and everyday banking services that can be done at local Post Offices®
- The proximity of our other branches, including our network of mobile branches
- Local transport routes and timetables

We'll help you with other ways to bank

This leaflet outlines your options when this branch closes. If you have any questions, please let us know and we'll do all we can to help.

Nearest NatWest branches to bank

Branch	Address	Opening hours *Wednesday 10am
Dewsbury 2.4 miles	2 Northgate,Dewsbury,West Yorkshire,WF13 1EA	Mon to Fri* Sat 9am to 5pm 9am to 1pm
Morley 4.9 miles	89a Queen Street,Morley,Leeds,LS27 8XR	Mon to Fri (closed Wed) Sat 9.30am to 4.30pm 9am to 1pm
Brighouse 5.5 miles	12 Bradford Road,Brighouse,West Yorkshire,HD6 1RL	Mon to Fri* (closed Thurs) 9.30am to 4pm

Business customers

We have a range of business services available. We are investing in automation in our branch network, to improve the pay in facilities to help our customers with their banking. Your relationship contact will provide you with details of the invested branch(es), convenient to your location. Business customers can use our mobile app, Bankline or online banking to manage their accounts and payments, 24/7. There are also courier solutions available to our customers including Bank to You, for business customers wanting to save time visiting an alternative branch, Mobile Branch or Post Office. Speak to your regular point of contact to find out more.

Mobile branch

Visit natwest.com/mobilebranch for our Mobile Branch timetables.

Local Post Offices®

As a NatWest customer you can get a balance, make withdraws using your debit card and PIN and pay in cash and cheques with a pre-printed paying-in slip at any Post Office®.

Business customers can also use Post Offices® to make cheque deposits and cash deposits of up to £2,000 with a pre-printed paying-in slip, debit card withdrawals of up to £500. They can register with their Relationship Manager for a change giving service, nominating a Post Office® of their choice, for this service. Standard charges will apply for business customers as if they were using a NatWest branch.

Branch	Distance	Opening hours*
Heckmondwike	0.0 miles	Mon to Fri Sat 8.30am to 5.30pm (opening 9am Thurs & Fri) 9am to 1.30pm
Littletown	0.9 miles	Mon to Sat Sun 7.30am to 9pm 8am to 9pm
Roberttown	1.6 miles	Tue Thurs 1.30pm to 3.30pm 10am to 12pm

* Please check with your local Post Office® to confirm banking open times

Closest free-to-use cash machines

Cash machine

There are a number of free to use cash machines within 2 miles including:

- Santander, 64 Market Place, Heckmondwike
- Bank of Ireland Post Office, 18-20 Market Street, Heckmondwike
- NoteMachine, Morrisons, 17 Union Street, Heckmondwike

Video Banking

Customers can also use our Video Banking service allowing you to meet a personal banking advisor without having to visit the branch. To find out more and book an appointment visit natwest.com/waystobank.

Help with banking online or on your mobile

Our NatWest TechXperts are on hand to help you with Online Banking in the lead up to the branch closure. So, if you need a hand getting online or want to know how to use our Mobile Banking app, just ask.



The way we bank is changing

More and more people are choosing to do their banking online, with our Mobile Banking app, or over the phone. It's more convenient to do it at a time and place that suits you, rather than come into branch. This means some branches are being used a lot less than they used to be.

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- Branch usage is down 40% since 2014*
 - 1.1 billion mobile and online transactions in first half of 2017 – an increase of 41% since the second half of 2014*
 - Number of customers using our mobile app up by 43% since 2014*
 - Mobile transactions up by 73% since 2014 – with 3,531 log-ins per minute to our app in Q3 2017*
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*Data inclusion: Royal Bank of Scotland, NatWest and Ulster Bank Northern Ireland.

Other ways to do your everyday banking



Mobile Banking App

- Check balances, transfer money between accounts
- Get Cash out using just your mobile phone
- Pay bills, and other people up to £250

You can pay someone up to £250 provided you have the available funds in your account (including overdraft). There is a maximum of 5 payments totalling £250 per day, separate from Get Cash and daily withdrawals limits. The payee details will not be saved. You will need to be aged 16 and over with a UK mobile number. App available to customers with Online Banking and a UK mobile number.



Online Banking (personal and business customers)

All the features of Mobile Banking, plus you can:

- Download free security software for your PC or Mac
- See statements going back 7 years
- Set up email or text alerts
- Business customers can also use Bankline to manage multiple accounts

Find out more at natwest.com/waystobank



Telephone Banking (personal and business customers)

Call 03457 88 84 44

(Minicom 0800 404 6161) Personal banking

Call 03457 11 44 77

(Minicom 0800 404 6161) Business banking



Braille, large print or audio format?

If you'd like this information in another format, call us on **03457 24 24 24** (Minicom 0800 404 6160)

Online Banking available to customers aged 11 or over with a NatWest account. Business Online Banking is available to those aged 18 or over and have a NatWest account. There is no monthly charge for using Online Banking, however there are charges for certain transactions (such as international transfers). Calls may be recorded for Telephone Banking.