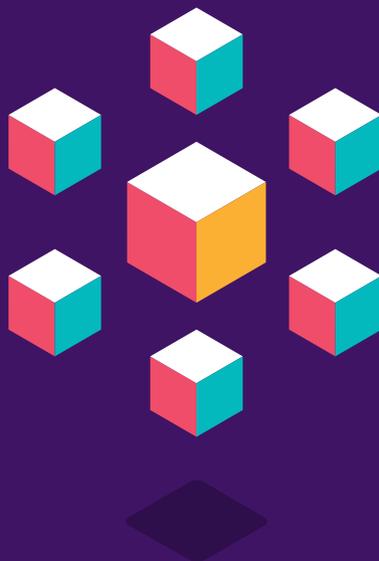


# Ammanford branch closure 24/05/2018



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 Ammanford to inform them of the planned decision to close the branch on the 24/05/2018. We contacted the following organisations and people in the community to discuss the decision:

- MP - Jonathan Edwards
- AM - Adam Price
- Age Uk
- Citizens Advice
- Federation of Small Businesses
- Vulnerable , elderly & regular customers contacted

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



### The main themes were:

- Customers are concerned that there will be no safe custody provision for core customers.
- Customers are concerned that there will not be enough staff manning the Post Office.
- 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.

### Here's what we've said and done:

- 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.
- We've helped our customers set up and use online banking and encouraged them to visit our nearest branch. We've also highlighted the NatWest Cymru service centre, which offers a service in English and in Welsh. The team can be contacted by phone, Monday to Friday 8am to 6pm and Saturday 9am to 4pm, on 01248 671 222.
- Customers can access their banking at the local Post Office, through our telephone, online or mobile banking services. Our local team have spoken to people about their different needs and offered help with the most suitable ways to bank in the area.

**NatWest Ammanford branch will close as planned on 24/05/2018. 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: Catrin Davies, 07552 260 014; fm-040075@rbos.co.uk**

## 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/](http://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 Ammanford reduce by 31%, with now only 51 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
Llanelli 13.4 miles	33 Stepney Street,Llanelli,SA15 3UX	Mon to Fri* Sat	9am to 4.30pm 9am to 12.30pm
Swansea City Centre 16.5 miles	14 - 16a Oxford Street,Swansea,SA1 3AG	Mon to Fri* Sat	9am to 5pm 9am to 1pm
Swansea Enterprise Park 18.8 miles	Phoenix Way,Llansamlet,Swansea,SA7 9FS	Mon to Fri*	9.30am to 4.30pm

## 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](http://natwest.com/mobilebranch) for our Mobile Branch timetables.

## Local Post Offices<sup>®</sup>

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

Business customers can also use Post Offices<sup>®</sup> 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<sup>®</sup> 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*	
Ammanford	0.1 miles	Mon to Fri Sat	9am to 5.30pm (opening 8.30am Mon) 9am to 12.30pm
Tycores	1.9 miles	Mon to Fri Sat	9am to 5.30pm 9am to 12.30pm
Capel Hendre	2.8miles	Mon to Fri Sat Sun	5.30am to 7pm (closing 6.30pm Wed) 5.30am to 4pm 6.30am to 12pm

\* Please check with your local Post Office<sup>®</sup> 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:

Barclays Bank, 9 College Street, Ammanford

Cardtronics, The Cooperative, College Street, Ammanford

Lloyds, 19 Quay Street, Ammanford

## Help with banking queries

Your Community Banker Vicki Lynch is able to provide you with face-to-face support, whether you want help with everyday banking or need a hand achieving your financial goals. To contact your Community Banker email [vicki.lynch@natwest.com](mailto:vicki.lynch@natwest.com).

## 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](http://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](https://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.