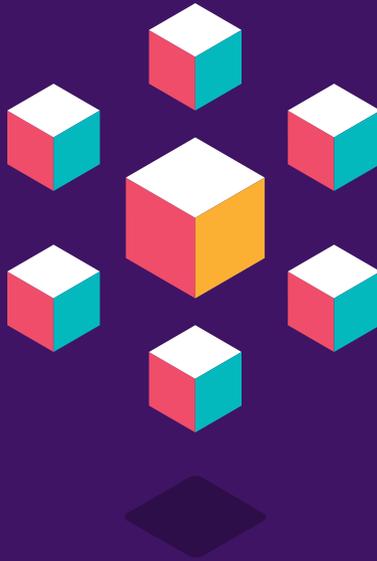


Totton branch closure 6th December 2018



Help and support for
personal and business customers

Facts correct as at
9th March 2018



NatWest

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.

- 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 logins per minute to our app in Q3 2017*
-

*Data inclusion: Royal Bank of Scotland, NatWest and Ulster Bank Northern Ireland.

How we decide to close a branch

Closing a branch is a decision we take very seriously. We also 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	
NatWest Shirley Southampton 2.78 miles	1 Romsey Road Shirley Hampshire SO16 4GT	Mon to Fri* Sat	9am to 4.30pm 9am to 12.30pm
NatWest Southampton City 4.5 miles	65 Above Bar Street Southampton Hampshire SO14 7DS	Mon to Fri* Sat	9am to 5pm (opens Wednesday 10.30am) 9am to 3pm
NatWest Romsey 6.11 miles	27 Market Place Romsey Hampshire SO51 8ZH	Mon to Fri* Sat	9am to 4.30pm 9am to 12.30pm

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

Customers can find out more about our mobile branch service by visiting natwest.com/mobilebranch or by speaking to a member of staff at your local branch.

Local Post Offices[®]

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[®]. 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*	
Water Lane	0.2 miles	Mon to Fri Sat	8.30am to 5.30pm (9am on Thurs and Fri) 9am to 1pm
Testbourne	0.9 miles	Mon to Fri Sat and Sun	6am to 10pm 6am to 10pm (Sat) 7am to 10pm (Sun)
Totton	1.2 miles	Mon to Fri Sat and Sun	8am to 9pm 9am to 7pm (Sat) 9am to 5.30pm (Sun)

* 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 two miles including:

Barclays Totton	0.1 miles
Nationwide Building Society Totton	0.1 miles
Lloyds TSB Totton	0.1 miles

Help with banking queries

Your Community Bankers Lucy Ingreem and Helen Downes are 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 a Community Banker email lucy.ingrem@natwest.com or helen.downes@natwest.com or call Lucy Ingreem **07711 763109** or Helen Downes **07711 762867**.

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.

Glossary of terms:

- Counter transaction – a service activity carried out by a customer in branch with a representative of the bank e.g. cash deposit, cash withdrawal, cheque deposit.
- TechXpert – experts in branch to support and educate customers on the use of alternative ways to bank including mobile and online banking.
- Community Banker – professionally qualified bankers who meet our customers where it's most convenient for them, supporting their understanding of how to manage their finances and explaining the many ways to bank while offering help and advice on online security and how to keep their money safe.
- Day-to-day banking – customers making use of in-branch services such as cash deposits, cash withdrawals, cheque deposits.
- Mobile/online transaction – a transfer, payment or amendment to a payment via the mobile app or online banking.
- LCEO – a Local Chief Executive Officer is responsible for overseeing and managing a number of branches across a set geographical area.
- Active customers regularly using a branch – customers who use branch services at least once a week over a six-month period.
- Get Cash – a function on our mobile banking app that lets customers withdraw money quickly without using their bank card.
- Bankline – allows customers to manage multiple business accounts, see all transactions in real time and make secure domestic and international payments.
- Bank to You – a cash collection and delivery service available to non-personal customers.

How you can continue to bank locally



Personal and Business



NatWest branches, Mobile Banks & Courier



Cash machines



Post Office[®]

Our branch staff are available to answer any questions you may have or you can contact your Local CEO: Sonja Critchley, 07884 094935; sonja.critchley@natwest.com

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.