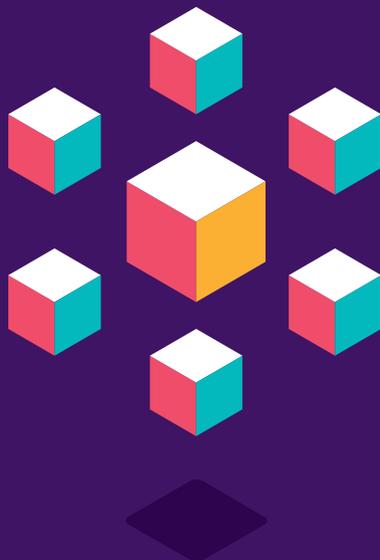


Wadebridge branch closure 8th December 2017



Help and support for
personal and business customers

Facts correct as at 03-11-2017



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.

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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 *

*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. A broad range of local factors are 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 places to bank

Branch	Address	Opening hours *Wednesday 10am
St. Austell 16.9 miles	1 Church Street, St. Austell, Cornwall, PL25 4AW	Mon to Fri* Sat 9am to 4.30pm 9am to 12.30pm
Truro 24.1 miles	2 - 4 St Nicholas Street, Truro, Cornwall, TR1 2RN	Mon to Fri* Sat 9am to 4.30pm 9am to 2pm
Launceston 28.0 miles	14 Westgate Street, Launceston, Cornwall, PL15 7AG	Mon to Fri* 9am 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 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 Bank timetables.

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 deposits of up to £2,000 with a pre-printed paying-in slip, debit card withdrawals of up to £500 and can register for their change giving service. Standard charges will apply for business customers as if they were using a NatWest branch.

Branch	Distance	Opening hours*	
Wadebridge	0.0 miles	Mon to Sat Sun	6am to 6pm 7am to 1pm
Chapel Amble	3.4 miles	Mon to Fri Sat	9am to 5.30pm (closing 1pm Tue) 9am to 12.30pm
St. Mabyn	4.1 miles	Mon to Fri Sat	8.30am to 5.30pm 8.30am to 12.30pm

* Please check with your local post office to confirm banking open times

Closest free-to-use cash machines

Cash machine	Distance
Barclays Wadebridge 28 Molesworth Street	0.0 miles
HSBC Wadebridge 12 Molesworth Street	0.0 miles
Lloyds TSB Wadebridge 14 Molesworth Street	0.0 miles

Help with banking queries

Our Community Bankers 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.

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.

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: **Steve Aldridge**, 07881 833 143; fm-040069@rbos.co.uk

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)

Everything you can do in Mobile and Online Banking, but over the phone.

Call 03457 88 84 44

(Minicom 0800 404 6161) Personal banking

Call 03457 11 44 77

(Minicom 0800 404 6161) Business banking

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.