

Carnforth branch closure 6th June 2017



Help and support for your everyday
personal and business banking

Facts correct as at 30th March 2017



NatWest

The way we bank

Closing a branch is a decision we take very seriously. We know it can affect people in the local area and we'll always work hard to guide you through the changes and find the best way to serve you from now on.

The world of banking has changed a lot lately and the changes show no sign of slowing down. These are some of the things we're seeing that mean we can't offer the same number of branches as we have in the past:

- More people are doing their day-to-day banking online, by mobile app, or over the phone
- More people are even doing bigger things that way, like opening a business account or getting a loan
- Fewer people visit branches and do fewer transactions when they're there
- People often use a branch that is more convenient to them, and not one branch consistently
- People contact us in a variety of ways and today very few people only do their banking in a branch.

Mobile & Online
transactions:
Up 400%
since 2010



Counter
transactions:
Down 43%
since 2010

People who do their banking online enjoy the speed, security and convenience that it offers. If you aren't already signed up, we can show you how to get started and talk about any concerns that you might have.

But even in this modern, changing world, we will always make branch services available to our customers. We will show you the nearest places you can do your banking or, where we can, find ways to bring the service to you.

This brochure will go through the alternative ways you can do your banking locally. And if you have any questions, we'll always be available to speak to you.

How you can continue to bank locally



Your nearest NatWest branches

You can use our full range of services in any NatWest branch and here are your 3 nearest as well as how to find your nearest Mobile Bank timetable if available:

Branch	Address	Opening hours *Wednesday 10am
Morecambe Central 6.1 miles	262 Marine Road Central, Morecambe, Lancashire, LA4 4BJ	Mon to Fri* 9.30am - 4.30pm
Lancaster 7.2 miles	68 Church Street, Lancaster, LA1 1LN	Mon to Fri* Sat 9am - 5pm 9am - 1pm
Kirkby Lonsdale 14.4 miles	55 Main Street, Kirkby Lonsdale, Carnforth, Lancashire, LA6 2AH	Mon to Sat* 9.30am - 4.30pm

Business customers

We have a range of business services available. Speak to your primary contact to find out more.

Your nearest Post Office[®]

As a NatWest customer you can get a balance and withdraw cash using your debit card and PIN, pay in cash and make cheques deposits with a pre-printed paying-in slip. Business customers can also make deposits of up to £2,000, withdrawals with a debit card of up to £500 and can also register for their change giving service. Please contact your nearest Post Office to check service availability. Your nearest Post Offices are:

Branch	Distance	Opening hours	
Carnforth	0.0 miles	Mon to Fri Sat	9am - 5.30pm 9am - 2pm
Over Kellet	1.4 miles	Mon to Fri Sat	9am - 5.30pm 9am - 12.30pm
Warton	1.6 miles	Mon to Fri Sat	9am - 5.30pm (12.30pm Wednesdays) 9am - 12.30pm

Your nearest free to use cash machines

There are several cash machines in your area for account balances and cash withdrawals:

Cash machine	Distance
Barclays Carnforth	0.0 miles
Co-op Store Carnforth Market Street	0.0 miles
CardPoint Booths Carnforth Carnforth	0.1 miles

NatWest Community Bankers & NatWest TechXperts

Our Community Bankers are able to provide you with personal support, accessing the right banking options for your needs. They can educate you on scam and fraud awareness, as well as helping you achieve your financial plans and goals.

Our NatWest TechXperts are on hand to help you with Online banking options in the lead up to the branch closure and help you transition to the alternative ways to bank.

Carnforth branch

We wrote to personal and business customers who regularly use Carnforth branch to give them at least 12 weeks notice of the closure. We also contacted these organisations and people in the wider community to discuss the decision:

- Lancashire Evening Post
- Post Office
- Local Councillors
- Age UK
- Local churches
- Federation of Small businesses
- Digital days and NatWest TechXpert support
- David Morris MP

This is the amount of feedback we've had since the notice of closure



Enquires



Complaints

The main themes were:

- Customers have expressed their sadness about the closure of Carnforth branch.
- Most people have said that the reason they're unhappy about the decision to close the branch is that they will have to travel further to do their banking.

We have undertaken the following activities in response to the key areas of concern:

- Our local team have spoken to people about their different needs and offered help with the most suitable ways to continue to bank in the area.
- The branch team has spoken to all customers who have been concerned to explain more about our alternative banking services in the local area, and have helped customers to set-up on online banking/encouraged them to visit our nearest branch.

NatWest Carnforth branch will close as planned on 6th June 2017. Our branch staff are available to answer any further questions that you may have or you can contact your Local CEO: **Diane Hammond** LCEO, 07766 990068; diane.hammond@rbs.co.uk

Other ways to do your everyday banking



NatWest Mobile Banking

You can use our mobile app across multiple devices to:

- Check balances, transfer money between accounts
 - Get Cash out using just your mobile phone
 - Pay bills, your contacts and someone new up to £250
- ...and much more.

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.

Find out more at natwest.com/waystobank



NatWest Personal and Business Online Banking

All the features of Mobile Banking with the ability to do more:

- Download free security software for your PC or Mac
- View up to 7 years of statements
- Set up email or text alerts.

**To register for Personal or Business Online Banking
visit natwest.com**



NatWest Personal and Business Telephone Banking

All the features of Mobile and Online Banking,
but over the phone.

**For personal telephone banking queries call 03457 888 444
Mincom 0800 404 6161**

**For business telephone banking queries call 03457 11 44 77
Mincom 0800 404 6161**

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.