

NatWest Launceston branch is permanently closing on 16th June 2026

The Launceston Banking Hub is expected to open on 5th June 2026 at The Gateway Centre, Madford Lane, Launceston PL15 9TR.

We'll keep the free to use NatWest ATM open at 14 Westgate Street until a permanent location is open.

Here's a guide to explain what the closure means for you.



NatWest

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Access to cash services



Scan the QR code or visit natwest.com/access-to-cash to find out all the ways to access cash services.

If you need assistance with QR Codes, see Glossary on page 15.

We've created this guide to support you through the changes. If you've got any questions at all just ask one of our team.

We're still here to help

Even though your branch is closing, we're still here to help.

You can do your everyday banking in other ways. Find more options on page 8. If you'd like to ask us anything or you need extra support, please get in touch with our dedicated specialists on **0131 380 6528**. For Relay UK, dial **18001 0131 380 6528**. International callers can reach us on **+44 131 380 6528**.

Remember there will be no change to customer account numbers, sort codes, standing orders, Direct Debits, cards, PINs or cheque books.

Braille, large print or audio format?

Our specialists can also help if you would like this guide in a different format, like braille, large print, audio CD or another language. Call us on **0131 380 6528**. For Relay UK, dial **18001 0131 380 6528**. International callers can reach us on **+44 131 380 6528**. You can also speak to our team in branch.

What is Relay UK?

Relay UK is a free service to help deaf people and those who have hearing loss or are speech impaired to communicate over the phone.

You can use the Relay UK app with your mobile, tablet or PC. Or just use Relay UK via your Minicom or Uniphone by dialling 18001 in front of the number that you want to call and you will be connected to an operator.

How can Banking My Way support me?

If your situation has changed and you need extra banking support, let us know. For instance, maybe your finances have changed or you've been diagnosed with a serious illness.

Banking My Way lets you easily record the support or adjustments you need, making banking simpler for you.

How do I tell you what support I need?

You can do this on the Mobile App, via Online Banking, by visiting a branch or calling our dedicated specialists.

Protecting access to cash in Launceston

We want to ensure access to cash is protected wherever we have customers. We work with LINK to carry out cash access assessments in places which might need better cash access services.

This means we ask LINK to conduct independent access to cash assessments whenever we close a branch or remove an ATM. LINK may also conduct assessments where cash services offered by other providers are removed or where they are requested by the local community.

If new services are recommended by LINK, we will work with other industry partners to protect access to cash in the community. This might include putting in a new ATM or Banking Hub.

Following a cash assessment by **LINK, a Banking Hub is expected to open in Launceston on 5th June 2026.**

Banking Hubs are owned by Cash Access UK and operated by the Post Office.

Personal and Business customers can use Banking Hubs for basic services from Monday to Friday, such as;

- pay in cash (notes and coins) and cheques
- withdraw cash (notes and coins)
- check your balance
- pay utility bills.

A member of our team will be on hand once a week to help you with more specific queries. Your local branch team or colleagues at the Banking Hub can let you know which day this will be.

The address for the Banking Hub is **The Gateway Centre, Madford Lane, Launceston, Cornwall PL15 9TR**. Just to let you know, this is a temporary Banking Hub location. The Banking Hub will confirm the permanent location soon.

We'll keep the free to use ATM open at **14 Westgate Street**, the current location of **NatWest Launceston branch**, until a permanent location is open.

Find out more about cash assessments carried out by LINK at link.co.uk/our-assessments, and please see Glossary on page 15 for further information on Banking Hubs.

Branches nearest to Launceston

Pop into any NatWest branch. All have level or ramp access unless specified on our branch locator, and you'll find a full list of all other branches, services and any changes to opening hours at natwest.com/locator. Standard opening hours listed are subject to change.

Did you know? Our ATMs include Braille labels, raised numbers, and coloured keys for entry and error.

1. NatWest Plymouth City Centre

**14 Old Town Street
Plymouth
PL1 1DG
25.88 miles**

Monday	9.30am-4.30pm
Tuesday	9.30am-4.30pm
Wednesday	10am-4.30pm
Thursday	9.30am-4.30pm
Friday	9.30am-4.30pm
Saturday	9.30am-1pm
Sunday	Closed

Branch facilities:

- ✓ Wheelchair Access
- ✓ Induction Loop
- ✓ Saturday Opening
- ✓ Outside ATM Service
- ✓ Inside ATM Service
- ✓ Cash & Cheque Deposit Machine
- ✓ Bulk Coin In Machine
- ✓ Automated Deposit Machine

2. NatWest St. Austell

**1 Church Street
St. Austell
PL25 4AW
34.06 miles**

Monday	9.30am-3.30pm
Tuesday	9.30am-3.30pm
Wednesday	10am-3.30pm
Thursday	9.30am-3.30pm
Friday	9.30am-3.30pm
Saturday	Closed
Sunday	Closed

Branch facilities:

- ✓ Wheelchair Access
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- ✓ Inside ATM Service
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- ✓ Bulk Coin In Machine
- ✓ Automated Deposit Machine

3. NatWest Barnstaple High Street

**41 High Street
Barnstaple
EX31 1BZ
42.58 miles**

Monday	9.30am-4.30pm
Tuesday	9.30am-4.30pm
Wednesday	10am-4.30pm
Thursday	9.30am-4.30pm
Friday	9.30am-4.30pm
Saturday	Closed
Sunday	Closed

Branch facilities:

- ✓ Wheelchair Access
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Business customers

Whilst you can use any of our NatWest branches or the Post Office, you can manage your accounts and payments 24/7 with Bankline or Online Banking. Alongside our digital offerings, we can support your cash needs with courier options or our on-site safe.

To find out more speak to your normal point of contact or go to business.natwest.com/ways-to-bank

Banking Hubs

We've worked with Cash Access UK and other UK Banks to open Banking Hubs. You can access counter services Monday to Friday, and a member of our NatWest team will be on hand one day a week to help Personal and Business customers with more specific questions. To find out more, please go to natwest.com/bankingnearme#bh

Please see Glossary on page 15 for further information on Banking Hubs.

Banking at the Post Office

Did you know that you can use your debit card to check your balance, withdraw and pay in cash at the Post Office*? You can also make cheque and cash deposits with a barcoded credit slip. Business customers can do all this and can register to use our change giving service. Your point of contact at the bank will be able to fill you in.

*Note that limits apply to cash withdrawals and deposits.

Please see below 3 Post Offices that are nearby to Launceston branch.

Launceston

0.31 miles

Mon-Sat 9am-5pm
(Sat Close 12.30pm)

Lifton

4.04 miles

Mon-Sat 9am-5.30pm
(Sat Close 12.30pm)

St Giles on The Heath

4.56 miles

Mon-Sat 8am-5.30pm
(Sat Close 1pm)
Sun 9am-1pm

To find out more about banking at the Post Office, you can contact;

- a colleague in branch
- a colleague in your local Post Office
- your bank point of contact.

Or go to postoffice.co.uk/branch-finder to find your nearest Post Office.

Nearest free to use cash machines

14 Westgate Street, NatWest ATM

Tesco Launceston, Tavistock Road

Co-op, Newport Industrial Estate

There might be a nearer cash machine which charges a fee. To see the full listing go to link.co.uk

PayPoint Services

PayPoint offers in-store payment services for customers – including bill payments and cash functions. To find your nearest branch go to consumer.paypoint.com

Other ways to do your everyday banking



NatWest Mobile Banking App

With our handy mobile app, you can do lots of banking things without having to go into a branch.

- check balances and transfer money between accounts
- withdraw money using Get Cash
- pay bills, your contacts and someone new... and much more.

And you can do all this 24 hours a day wherever you might be.

Find out more at natwest.com/everydaybanking

App available to customers aged 11+ with compatible iOS and Android devices and a UK or international mobile number in specific countries. Get Cash: Withdraw up to £130 every 24 hours at any NatWest or Royal Bank of Scotland cash machine, as long as it's within your daily withdrawal limit. You must have at least £10 available in your account. To pay bills, someone new or your contacts, limits apply and you need to be 16 or over.



NatWest Video Banking

Chat to us face-to-face from the comfort of your home. You'll need internet connection and a device with a camera or webcam. The experts are on hand and we can give you a free Financial Health Check – and we now have a specialist mortgage service too.

Find out more at natwest.com/videobanking

Video banking calls may be recorded and service hours apply. Compatible device required.



NatWest Personal and Business Online Banking

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

- view up to seven years of statements
- set up email or text alerts.

Register for Personal or Business Online Banking at natwest.com



NatWest Personal and Business Telephone Banking

For personal telephone banking queries, call **03457 888 444** (Relay UK **18001 03457 888 444**).

Premier customers call **0333 202 3330** (Relay UK **18001 0333 202 3330**).

Business telephone banking queries call **03457 11 44 77** (Relay UK **18001 03457 11 44 77**).

Business customers can also speak to their bank point of contact.

Transaction type	NatWest branch	Post Office	NatWest ATM	Cash & Cheque Deposit Machine	Other bank brand ATM	Online or Mobile App	Telephone Banking	Video Banking	Banking Hub
Take out cash	●	●	●	●	●				●
Pay in cash or cheques	●	●		●		● * Cheques via Mobile App only			●
Change Giving	●	▲							▲
Balance enquiries	●	●	●	●	●	●	●		●
Statement/ recent transactions	●		●	●		●	●		● * Display only
Make payments/ transfer funds/ pay bills	●			●		●	●		●
General Banking enquiries	●					●	●		●
Financial Health Check	●						■	■	
Additional support via our Customer Support Specialists							■	■	●

■ Personal Customers only

▲ Business Customers only

● All Customers



Alternatively, for more details of all the ways to do your personal or business banking with NatWest, please scan the appropriate QR code or follow the links provided.



Personal banking

natwest.com/banking-with-natwest

Business banking

business.natwest.com/ways-to-bank

How we can help if you need additional support with your banking

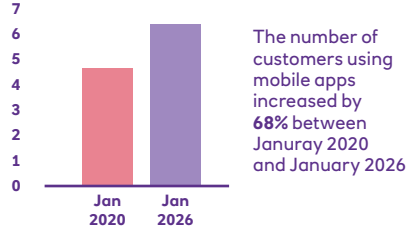
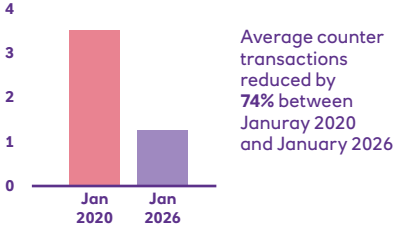
If you need extra support, we'll continue to provide this.

- Our specialists will call to check in with you over the coming weeks, giving you personal help and advice to make sure you can bank in a way that works for you.
- We'll run a face-to-face event in branch for those who may prefer to speak to someone familiar.
- We'll help you find the nearest Post Office and tell you what services you can use, including ongoing support with using our digital services.
- Our Local Directors will reach out to local organisations to let them know about the closure, working together to help customers and the community after the branch closes.
- If you need further support or your circumstances have changed, please tell us by using our free service Banking My Way. Visit natwest.com/banking-my-way

The way we bank is changing

With the ease of mobile and online banking fewer people are coming into the bank. This means we've had to make some tough choices about which can stay open. So, we want to make sure that we keep the branches people are using most.

Across the bank we have seen.



Measurement in both graphs is millions

More than **823** million mobile and online transactions were processed between February 2025 and January 2026.

Our responsibility to you

We completely understand that online banking isn't right for everyone. Sometimes you want to chat things through with someone. We promise that you'll still be able to talk to one of our team either on the phone, by video or in one of our other branches.

Your banking options

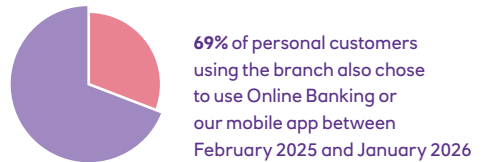
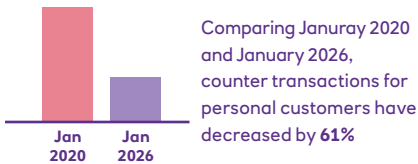
They'll be on hand to help you find ways you can bank that best suit your needs. We're also here for anyone who'd like help in getting started with online banking or our app. As well as short, easy-to-follow How To videos, we run online classes over Zoom. You'll find everything you need to know on our website natwest.com/onlinebanking (And there are some handy fraud and scam awareness tips too.)

How we decide to close a branch

Closing a branch is always difficult and not a decision that we ever take lightly. A branch closure decision involves us looking at several different criteria, including:

- the likely impact on customers. How often customers use the branch – and the transactions they're making.
- their banking preferences.
- where the nearest branch and nearest cash machines are.
- is there a local Post Office for everyday banking.
- all the other banking options: Online, Mobile, Telephone and Video Banking.
- nearby shared services such as Banking Hubs and deposit machines.

In Launceston, we saw:



- **222** personal customer(s) used the branch on average each month

- **110** business customer(s) used the branch on average each month.

Please see the Glossary on page 15 for personal/business monthly average and counter transaction definitions.

NatWest Launceston will permanently close on 16th June 2026



How we've communicated this closure to customers

We took a range of factors into account before deciding to close this branch. You can read about these on pages 11 and 12 of this guide.

After speaking to our branch colleagues, we wrote to all branch customers to tell them about the closure, including other ways they could bank with us and where their nearest branch, ATM and Post Office was.

The notice of closure was also reinforced with a poster displayed in the branch. In addition, we got in touch with customers who use the branch and those who may need extra support, to see what we could do to help. We've been able to offer advice on the easiest ways to bank in the local area. And we've also been able to help those who want to get started with Online Banking.



How we've engaged with the local community

After we announced the closure, we spoke to key members of the local community to help us understand the impact that closing the branch could have.

The individuals and groups that we notified were:

Ben Maguire MP

Cornwall & The Isles of Scilly Age Uk

Councillor Damon Dennis

Cedar Grange Residential and Nursing Home – Sanctuary Care

Community Money Advice (CMA) Launceston

Beaumont Court Care Home

Launceston Foodbank

The feedback we received from customers, community members and organisations was welcomed. We received 972 enquiries* and 0 complaint(s)**.

This is what you told us:

Customers were disappointed at the closure of the branch. We were able to alleviate concerns by providing further clarity around how we came to make this difficult decision, as well as providing additional support and information on the alternative ways you can continue to bank with us.

Customers were concerned about what local banking facilities would be available after the closure of the branch. We were able to reassure customers providing information on what the change will mean for them and advised of the alternative ways to bank.

Customers queried when the branch will be closing as no closure date has been given. We were able to explain the reason why a closure date had not been given, and that we would contact customers nearer the time to confirm the branch closure date, along with further details about Launceston Banking Hub.

* An enquiry is any question that can be answered at first point of contact.

** Any oral or written expression of dissatisfaction, whether justified or not, about the provision of, or failure to provide, a financial service or a redress determination, which alleges that the customer has suffered (or may suffer) financial loss, material distress or material inconvenience.

Glossary of terms

- **Average Business customer use** – business customer data is from February 2025 and January 2026 and is the number of customers who visited the branch on 12 or more occasions.
- **Average Personal customer use** – personal customer data is from February 2025 and January 2026 and is the number of customers who visited the branch on 12 or more occasions.
- **Banking Hubs** – Banking Hubs provide face-to-face cash and banking services in local communities across the UK. They are run by the Post Office and owned by Cash Access UK. Open Monday to Friday, 9am–5pm, each Hub has a counter where anyone can deposit cash or cheques, withdraw money, check balances, and pay bills. You can visit one of our team on our day at the hub, and private spaces are available for confidential conversations.
- **Banking My Way** – Banking My Way is a free service that allows you to record information about the support or adjustments you need to make banking easier. You can do this on the Mobile App, via Online Banking, by giving us a call or visiting a branch.
- **Bankline** – allows customers to manage multiple business accounts, see all transactions in real time and make secure domestic and international payments.
- **Barcoded credit slip** – paying-in slip with barcode that is in a machine-readable form.
- **Counter transaction** – a service carried out by a customer in branch with a representative of the bank, such as depositing cash and cheques or making cash withdrawals.
- **Digitally active** – customers who use our mobile app or Online Banking.
- **Distance** – mileage is calculated on the shortest drive distance from closing branch postcode to closest branch postcode and nearest Post Office postcodes.
- **Everyday banking** – customers making use of in-branch services such as cash deposits, cash withdrawals and cheque deposits.
- **Get Cash** – a function on our mobile app that lets customers withdraw money quickly without using a bank card.
- **LINK** – The UK’s largest cash machine network, connecting virtually all of the UK’s ATMs and providing communities with access to cash through services such as cashback at retailers’ tills and Banking Hubs.
- **Local Directors** – responsible for overseeing and managing a number of branches across a set geographical area.
- **Online transaction** – a transfer, payment or amendment to a payment via the mobile app or Online Banking.
- **QR code** – a type of barcode that can be read easily by a digital device such as a smart phone, and directs users to a specific web page instantly. To access a QR code link, simply open your camera on your smart phone, point it at the QR code and click on the yellow box that appears. You will then be directed to the web page.

Calls may be recorded. Online Banking available to customers aged 11+ with a NatWest account. Business Online Banking and Bankline is available to customers who have a NatWest business account. Fees may apply.

Facts correct as at 01 March 2025.

NatWest, a business name of National Westminster Bank Plc (“NatWest”), registered in England and Wales (Registered Number 929027). Registered Office: 250 Bishopsgate, London EC2M 4AA. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. NatWest is entered on the Financial Services Register (Registration Number 121878).

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NatWest