



NatWest

Help and support for your everyday banking.

Falmouth branch closure.
24 August 2022.

Facts correct as at 30 March 2022.

NatWest Falmouth branch will close on 24 August 2022.

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.

- Average counter transactions reduced by 30% between January 2018 and February 2020.
- The number of customers using mobile apps increased by 19% between January 2018 and February 2020.
- More than 586 million mobile and online transactions were processed in 2020.

How we decide to close a branch.

Closing a branch is always difficult and not a decision that we ever take lightly. We look at:

- 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.

In Falmouth, we saw:

- between 2017 and 2019, counter transactions for personal customers have decreased by 20%
- the branch was used by 20 personal customers on a regular basis in 2019
- in 2019 62% of personal customers using the branch also chose to use Online Banking or our mobile app
- the branch was used by 66 business customers on a regular basis in 2019.

We have used data up to 2019 as this represents normal branch usage, as 2020 data has been significantly impacted by the coronavirus pandemic.

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.

We've put together this leaflet to guide you through the changes, but if you've got any questions at all just ask one of our team.

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.)

We also have Customer Support Specialists that are dedicated to helping customers who need more support.

Your nearest branches.

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/branchlocator.

Here are the nearest.

Branch	Distance	Standard opening hours *
NatWest Truro 2 - 4 St. Nicholas Street Truro Cornwall TR1 2RN	7.49 miles	Mon - Fri 09.30 - 16.30 (Wed Open 10.00)
NatWest Camborne 4 Commercial Square Camborne Cornwall TR14 8EB	11.00 miles	Mon - Fri 09.30 - 15.30 (Wed Open 10.00)
NatWest St. Austell 1 Church Street St. Austell Cornwall PL25 4AW	17.64 miles	Mon - Fri 09.30 - 15.30 (Wed Open 10.00)

* Standard opening hours are subject to change.

Business customers.

We're still here for all your business needs and you're welcome to use any NatWest branch.

Over the past few years, we've invested in more automated pay-in facilities to make things quicker and easier. Ask your point of contact, who looks after your account to let you know what branches are nearest to you and if you're eligible for our courier service. You can also use the Post Office.

And, of course you can still manage your accounts and payments 24/7 with Bankline or Online Banking. Find out more at natwest.com/ways-to-bank. Fees apply to some business services.

Free to use cash points.

Need to get cash out? Want to know your balance? The nearest free cash machines are:

Tesco Falmouth Metro

Lloyds, 11 - 12 Killigrew Street

Santander Falmouth, 13 Market Street

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

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 make cheque and cash deposits with a barcoded credit slip. And you can withdraw up to your daily card limit (or £500 max) and deposit up to £4,000 a day. Business customers can do all this and can register to use our change giving service. This lets you swap notes for coins, or higher notes for £5 notes. Your point of contact at the bank will be able to fill you in.

To find your nearest branch go to postoffice.co.uk/branch-finder.

Branch Name	Distance	Opening hours
Falmouth	0.70 miles	Mon - Sun 08.00 - 20.00
Bar Road	0.85 miles	Mon - Sun 06.00 - 22.00
Penwerris	1.07 miles	Mon - Sun 08.00 - 17.00 (Sun Close 13.00)

Glossary of terms.

- 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.
- Everyday banking – customers making use of in-branch services such as cash deposits, cash withdrawals and cheque deposits.
- Online transaction – a transfer, payment or amendment to a payment via the mobile app or Online Banking.
- Digitally active – customers who use our mobile app or Online Banking.
- Local Directors – responsible for overseeing and managing a number of branches across a set geographical area.
- Get Cash – a function on our mobile app that lets customers withdraw money quickly without using a bank card.
- Bankline – allows customers to manage multiple business accounts, see all transactions in real time and make secure domestic and international payments.
- Distance – mileage is calculated on the shortest drive distance from closing branch postcode to closest branch postcode and nearest Post Office® postcodes.
- Regular personal customer – customers who use branch services at least once a week over a six-month period.
- Regular business customer – customers who use the branch at least twelve times over a twelve-month period.
- Barcoded paying-in slip – credit slip with barcode that is in a machine-readable form.

Community Engagement following closure announcement

Here's what we did

Recently, we wrote to customers to tell them that our Falmouth branch would be closing. We also advised the local MP and some key groups and people within the community.

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.

Local Groups

- | | |
|---|--|
| <ul style="list-style-type: none">• Ms Cheryl Mackrory MP• Age UK, Falmouth Day Centre• Trevern Assisted Living• The Dracaena Centre | <ul style="list-style-type: none">• King Charles Court Care Home• Barchester - Falmouth Court Care Home• Falmouth Age Concern• Yskynna Vertical Dance Company |
|---|--|

Feedback was welcomed and we received:

Enquiries*

79

Complaints**

0

This is what you said:

- Local community groups 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 customers can continue to bank with us.
- Customers & local community groups were concerned about the impact on the community. We were able to provide more information on how we will continue to support our local communities, explaining customers can continue to use any NatWest branch, as well as how our Customer Support Specialists will be available for those who need additional support.
- Customers were concerned about the Post Office ability to service more customers, as they are already extremely busy. We provided customers with information on how we have invested in our partnership with the Post Office to enable customers to withdraw and deposit cash at any of their 11,500 branches and support cashback without purchase.

If you still require further support or have further questions which have not been addressed please contact your Local Director, Matthew Brown, on 07552 260365 or Matthew.WJ.Brown@natwest.com.

Access to Banking Standards

NatWest is fully committed to the industry-wide Access to Banking Standards published by the Lending Standards Board. This document, which you can read online, 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 lendingstandardsboard.org.uk/category/access-to-banking

* 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.

Other ways to do your everyday banking



NatWest Mobile Banking

You can use our mobile app across selected devices to:

- check balances and transfer money between accounts
- withdraw money using Get Cash
- pay bills, your contacts and someone new up to £250 ... and much more.

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 (in 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

Instead of coming into a branch, you can use your smartphone, tablet or computer to speak to us about our range of products, discuss borrowing or savings and get a free face-to-face Financial Health Check wherever you are.

Find out more at natwest.com/videobanking

Video Banking may be recorded. Video Banking is available on demand 24/7 and by appointment from 8am – 8pm Monday to Saturday and 9am- 5pm Sundays. Premier customers can speak to your Premier Banking Manager to arrange an appointment.



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**). For business telephone banking queries, call **03457 114477** (Relay UK **18001 03457 114477**). Business customers can also speak to their bank point of contact.

Braille, large print or audio format?

If you'd like this information in another format, call us on **03457 888 444** (Relay UK **18001 03457 888 444**).

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.