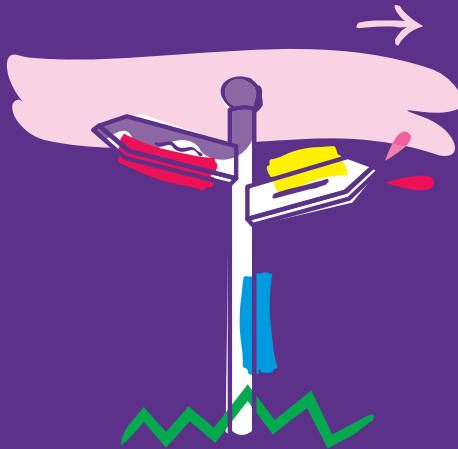




NatWest

Whitehaven branch is closing on 14 March 2023

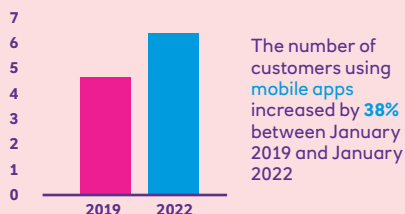
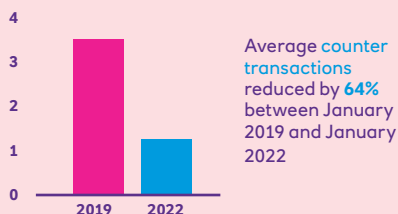
A guide to explain what this means for you.



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

644

million mobile and online transactions were processed in 2021

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.)

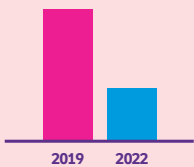
We also have Customer Support Specialists that are dedicated to helping customers who need more support.

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 Whitehaven, we saw:



Comparing January 2019 and January 2022, counter transactions for personal customers have decreased by 60%



In 2021 68% of personal customers using the branch also chose to use Online Banking or our mobile app

- the branch was used by **4** personal customer(s) on a regular basis in 2021.
- the branch was used by **122** business customer(s) on a regular basis in 2021.

NatWest Whitehaven will permanently close from 14 March 2023



How we've communicated this closure to customers

In line with the Financial Conduct Authority's guidelines, we took a range of factors into account before deciding to close this branch. You can read about these on pages 2 and 3 of this factsheet.

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. We understand that closing a branch can be difficult for some people so we always give customers at least 12 weeks notice of closure to allow them time to consider their options.

The notice of closure was also reinforced with a poster displayed in the branch which stated the closure date. 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 spoke to were:

- Ms Trudy Harrison MP
- Councillor Mike Hawkins
- Age UK, West Cumbria
- Bethany House & Bethshan Nursing Home
- The Salvation Army
- Copeland Age & Advice Service (CAAS)

The feedback we received from customers, community members and organisations was welcomed. We received 681 enquire(s)* and 0 complaint(s)**.

This is what you told us

- Customers told us they were concerned about the removal of the ATM. We were able to provide information on the various nearby free to use ATM machines in the area in order to alleviate concerns.
- Local community groups and customers were concerned about access to cash and impact on the elderly and vulnerable customers in the community. We were able to provide additional support and information on the alternative ways they can continue to bank with us, as well as how our Customer Support Specialists will be supporting local communities going forward.
- Customers were concerned about how to conduct their day-to-day banking once the branch closes. We provided information on what the change will mean for customers and advised of the alternative ways to bank including the local Post Office.

* 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.



We're still here to help

Even though the branch is closing, we are still here to help you. There are other ways you can do your everyday banking detailed on page 8. However, if you'd like to ask us anything or you need extra support, please get in touch with our dedicated Customer Support Specialists on **0131 380 6528**, (Relay UK **18001 0131 380 6528** or International **+44 121 380 6528**).

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

Branches nearest to Whitehaven

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. Standard opening hours listed are subject to change.

NatWest Workington

| | | |
|----------------------|-----------|---------------|
| 31 Pow Street | Monday | 09.30 - 15.30 |
| Workington | Tuesday | 09.30 - 15.30 |
| Cumbria | Wednesday | 10.00 - 15.30 |
| CA14 3WY | Thursday | 09.30 - 15.30 |
| 8.23 miles | Friday | 09.30 - 15.30 |
| | Saturday | Closed |
| | Sunday | Closed |

Branch facilities:

- ✓ Wheelchair Access
- ✓ Induction Loop
- ✗ Saturday Opening
- ✓ External ATM
- ✗ Internal ATM
- ✓ Cash & Cheque Deposit Machine
- ✓ Bulk Coin In Machine
- ✓ Automated Deposit Machine



Nearest free to use cash machines

PayPoint, Whinlatter Road

DC Payments, 23-24 Lowther Street

Cumberland BS, 30 Lowther Street

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

Business customers

Whilst you can use any of our NatWest branches, you can manage your accounts and payments 24/7 with Bankline or Online Banking. Alongside our digital offerings, we have various cash solutions to meet your needs.

To find out more speak to your normal bank point of contact or visit business/natwest.com/ways-to-bank. Fees apply to some business services.



PayPoint

Nearby 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

Simply Food & Drinks, 19a Lowther Street

Mon - Sat 09.00 - 21.00 (Fri, Sat Close 22.00),
Sun 10.00 - 21.00

Woodend Stores, 92-93 Scotch Street

Mon - Sun 08.00 - 21.00 (Sat Open 08.30, Sun Open 09.00)

ASDA, Preston Road

Mon - Sat 08.00 - 22.00, Sun 10.00 - 16.00

NatWest Carlisle

92 English Street
Carlisle
Cumbria
CA3 8NF
37.79miles

| | |
|-----------|---------------|
| Monday | 09.30 - 16.30 |
| Tuesday | 09.30 - 16.30 |
| Wednesday | 10.00 - 16.30 |
| Thursday | 09.30 - 16.30 |
| Friday | 09.30 - 16.30 |
| Saturday | 09.30 - 13.00 |
| Sunday | Closed |

Branch facilities:

- ✓ Wheelchair Access
- ✓ Induction Loop
- ✓ Saturday Opening
- ✓ External ATM
- ✗ Internal ATM

- ✓ Cash & Cheque Deposit Machine
- ✓ Bulk Coin In Machine
- ✓ Automated Deposit Machine

NatWest Penrith

24 Devonshire Street
Penrith
Cumbria
CA11 7ST
43.27miles

| | |
|-----------|---------------|
| Monday | 09.30 - 15.30 |
| Tuesday | 09.30 - 15.30 |
| Wednesday | 10.00 - 15.30 |
| Thursday | 09.30 - 15.30 |
| Friday | 09.30 - 15.30 |
| Saturday | Closed |
| Sunday | Closed |

Branch facilities:

- ✓ Wheelchair Access
- ✓ Induction Loop
- ✗ Saturday Opening
- ✓ External ATM
- ✗ Internal ATM

- ✗ Cash & Cheque Deposit Machine
- ✗ Bulk Coin In Machine
- ✓ Automated Deposit Machine



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 £3,000 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

Whitehaven

0.16 miles

Mon - Fri 08.30 - 17.30, Sat 09.00 - 13.00

Mirehouse

1.92 miles

Mon - Fri 09.00 - 18.00, Sat 08.00 - 13.30, Sun 08.00 - 11.30

Moresby Parks

3.00 miles

Mon - Sat 09.00 - 17.30 (Sat Close 12.30)

You can find out more about how to do day to day Banking at the Post Office by scanning this QR code



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 up to £250... and much more.

And you can do all this 24hrs 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 may be recorded. Video Banking is available on demand 24/7 and by appointments 8am – 8pm Monday to Saturday and 9am – 5pm on Sundays. Premier customers 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**).

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.



Personal banking



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



Business banking

| Transaction type | NatWest branch | Post Office | NatWest ATM | Cash & Cheque Deposit Machine | Other bank brand ATM | Online or Mobile App | Telephone Banking | Video Banking |
|---------------------------------------------------------|----------------|-------------|-------------|-------------------------------|----------------------|-----------------------------------|-------------------|---------------|
| Take out cash | ● | ● | ● | ● | ● | | | |
| Pay in cash or cheques | ● | ● | | ● | | ● *Cheques via Mobile App only | | |
| Change Giving | ● | ● | | | | | | |
| Balance enquiries | ● | ● | ● | ● | ● | ● | ● | |
| Statement/ recent transactions | ● | | ● | ● | | ● | ● | |
| 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

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.
- Vulnerable customers – A vulnerable customer is someone who, due to their personal circumstances, is especially susceptible to harm, particularly when a firm is not acting with appropriate levels of care.

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.

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.

Facts correct as at 15th August 2022.

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