

Reply Reply All Forward More

Branch Closure

From: Cooper, Jon (MD South West & Wales Region, Personal Banking)

Sent: Fri, 16 Feb, 2018 at 5:14 pm

To: clerc@lampeter-tc.gov.uk

Cc: JENKINS, KIRSTIN (NW - Llanelli Branch), Morgan, Kevin (Regional Director, Wales & South Mercia Business Banking)

Images not displayed: [Show images](#) or [Always show images from this sender](#)

Dear Cllr Harris,

Thank you for taking the time to contact us. We can assure you that taking the decision to close NatWest Lampeter branch was extremely difficult. People are relying more and more on technology in all aspects of their lives. Banking is no different, with customers increasingly looking for choice and flexibility over how, when and where they do their banking. We adhere to the Access to Banking Standards which outlines the protocol Banks' should take when making the decision to close a branch, this includes using the regular customer data based on customers who visit at least once a week or more.

There are now more ways to bank with us than ever before and with more customers enjoying the speed and convenience of our digital services, such as online and mobile, the number of customers using our branches is falling. Customer behaviour on how they choose to bank with us is changing and we are responding to those changes.

We have spoken to the vast majority of our business and personal customers, either when they have called in to the branch, or we have telephoned them to discuss how they can continue to bank locally without the need to travel, outlining the options below.

We have recently met with Elin Jones Assembly Member on 8th December 2017 and Ben Lake MP on 10th January 2018 to discuss the reasons why we have made the difficult decision to close NatWest Lampeter Branch and how customers can continue to bank locally without the need to travel.

We are introducing 2 new roles to support customers in Lampeter branch. Firstly, a NatWest TechXpert, John Rhys Davies will be available from next week to help customers fully understand all their options on how to bank locally including the Post Office, our Natwest Cymru bi-lingual telephone service on 0345 302 0774 as well as how to bank safely and securely using a smartphone/tablet/pc.

Secondly, a NatWest Community Banker, Vicki Lynch will be available from Tuesday 3rd April 2018 and will be based in Lampeter for at least 1 day per week following NatWest Lampeter Branch Closure. Vicki will help customers face to face, to become financial fitter, and to educate and support in helping them bank in other ways from the comfort of their home. We know from experience this is an invaluable service, particularly appreciated by our elderly and vulnerable customers.

Both John and Vicki will be in touch in the very near future to arrange a meeting with you so they can fully explain how they will be supporting the Lampeter Community leading up to branch closure. Vicki will be based in the Community after the branch closes 1 full day every week.

We have made arrangements so that customers can use the Post Office, the Post Office in Lampeter being open 7 days per week, Monday to Saturday 6am to 11pm and Sunday 10am to 4pm. Like most businesses there are peak times and quieter times. Normally, pension day aside, up to 10am in the morning at most Post Offices is generally quieter. Customers will need to use their NatWest debit card to get a balance or withdraw cash, and a NatWest pre-printed paying in book to pay cash or cheques in to their accounts. NatWest business customers can also get change from their local Post Office using the NatWest Post Office Change Giving card. In order to set up this service, business customers should in the first instance contact their NatWest Relationship Manager or contact our Business Telephone Support Team on 03457 114477. Please note that customers can use any Post Office, so for those customers living in surrounding villages to Lampeter, may find the Post Office an even more convenient way to do their banking.

In addition to this we have other options for Business Customers to bank with us, using the NatWest Bank to You Service, which is a service we can set up to collect cash and deliver change to local businesses which can often work out more cost effective and time efficient. I can ask Julia Perry, Business Growth Enabler to get in touch if you would like more information on this service.

We will also be introducing a NatWest Mobile Branch Service each Tuesday in to Lampeter from 13:00 to 13:45 and we have made provisional arrangements to park in Cwmins Car Park each week with the route starting on Tuesday 8th May 2018, being available for 6 weeks in Lampeter before the branch closes on Tuesday 12th June 2018.

We are committed to ensuring that all our customers get the support they need to continue banking with us in a way that suits. We will be happy to demonstrate how to use any of our alternatives, for example bring in your mobile/tablet and we will show you how to transact online.

I really do understand your disappointment at the decision, and whilst we won't be reversing our decision, I hope that I have helped you understand how customers can continue to bank with NatWest locally in Lampeter without the need to travel elsewhere.

Regards

Jon Cooper | MD, South West & Wales Region | Personal Banking

Tel | 07721 455615 | Email Jon.cooper@rbs.co.uk

The Information classification of this e-mail is Internal unless otherwise stated