

NatWest Windermere branch is closing on 01 May 2025

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



NatWest

TOMORROW BEGINS TODAY

Contents

We're still here to help	4
Other ways to bank	5–8
Customer support	9
How banking is changing	10
How we decide to close a branch	11
Glossary of terms	13

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.

Please see Glossary on page 13 if you need any assistance with using QR Codes.

We're still here to help

Even though your branch is closing, we are still here to help you. There are other ways you can do your everyday banking detailed on page 7. 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 **+44 131 380 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?

If you'd like this guide in another format such as Braille, large print or audio format, call our Customer Support Specialists on **0131 380 6528**, (Relay UK **18001 0131 380 6528** or International **+44 131 380 6528**). Or talk to a colleague in branch. We can also help you with translation services if required.

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?

Do you need additional support with banking because your circumstances have changed? For example, you may have had a change to your finances or have been diagnosed with a serious illness.

Banking My Way is a free service that allows you to record information about the support or adjustments you need to make banking easier.

How can I let you know about support I need?

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

Branches nearest to Windermere

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](https://www.natwest.com/branchlocator). 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 Kendal

10 Elephant Yard Kendal Cumbria LA9 4LZ 8.26 miles	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
- ✓ Outside ATM Service
- ✓ Inside ATM Service
- ✓ Cash & Cheque Deposit Machine
- ✓ Bulk Coin In Machine
- ✓ Automated Deposit Machine

2. NatWest Kirkby Lonsdale

55 Main Street Kirkby Lonsdale Carnforth LA6 2WY 20.92 miles	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
- ✓ Outside ATM Service
- ✗ Inside ATM Service
- ✗ Cash & Cheque Deposit Machine
- ✗ Bulk Coin In Machine
- ✗ Automated Deposit Machine

3. NatWest Penrith

24 Devonshire Street Penrith Cumbria CA11 7ST 26.21 miles	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
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- ✓ Outside ATM Service
- ✗ Inside ATM Service
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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 postoffice.co.uk/bankinghubs

Please see Glossary on page 13 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 Windermere branch.

Windermere	Bowness-on-Windermere	Ambleside
0.24 miles	1.78 miles	4.99 miles
Mon-Sat 09.00-17.30 (Sat Close 14.30)	Mon-Sat 09.00-17.30 (Sat Close 13.00)	Mon-Sun 09.00-17.30 (Sat Close 12.30, Sun Close 17.00)

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

Booths, The Old Station

Sainsbury's, Main Road

Co-op, 2 Oak Street

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 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 Team 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.

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

Customers who may need additional support with their banking

When customers need extra support, we will continue to provide this:

- our Customer Support Specialists will be making proactive telephone calls to customers over the coming weeks, providing bespoke support and advice with personalised solutions to ensure you can continue to bank in a way that suits you
- running a face-to-face event in branch for those who may prefer to speak to someone familiar
- ongoing support with using our digital services
- help in identifying the nearest Post Office and advice on what services can be accessed
- our Local Directors will be contacting relevant local organisations to advise them of the closure, working together to support customers and the local community following closure
- If you need further support or your circumstances have changed, please tell us by using our free service Banking My Way. Visit natwest.com/accessibility/banking-my-way.html

How we will support you in the lead up to the branch closure

We will be running a Supporting you through our Branch Closure event that will provide:

- education on finding the right local banking services that will support you to bank with us once your branch closes
- an opportunity to talk to our experts to assist your understanding around the latest frauds and scams
- help and support with all the ways you can continue to bank with us.

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 **798** million mobile and online transactions were processed between November 2023 and October 2024.

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. 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 like Banking Hubs and deposit machines.

Protecting access to cash

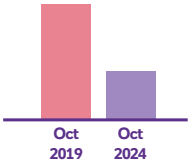
We want to ensure access to cash is protected wherever we have customers. We work with LINK to carry out cash access assessments in places which might need better cash access services.

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.

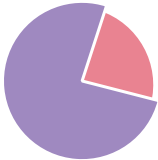
If new cash services are recommended by LINK, we will work with our industry partners to protect access to cash in a community. This might include putting in a new ATM or Banking Hub.

Find out more about how LINK protects access to cash at link.co.uk

In Windermere, we saw:



Comparing October 2019 and October 2024, counter transactions for personal customers have decreased by 58%



76% of personal customers using the branch also chose to use Online Banking or our mobile app between November 2023 to October 2024.

• **123** personal customer(s) used the branch on average each month

• **81** business customer(s) used the branch on average each month.

Please see the Glossary on page 13 for personal/business monthly average and counter transaction definitions.

Your opinion matters

That's why we're getting in touch with our customers and engaging with the local community to talk through our decision. We will update this factsheet with details of who we contacted, a summary of responses and any complaints. You'll be able to read the results at natwest.com/branchclosures by 17 April 2025.

Meanwhile, 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**, International **+ 44 131 380 6528**).

Glossary of terms

- **Average Business customer use** – business customer data is from November 2023 to October 2024 and is the number of customers who visited the branch on 12 or more occasions.
- **Average Personal customer use** – personal customer data is from November 2023 to October 2024 and is the number of customers who visited the branch on 12 or more occasions.
- **Banking Hubs** – Banking Hubs offer easy access to face-to-face cash and banking in the heart of communities across the UK. They are owned by Cash Access UK and operated by the Post Office. Open Monday-Friday, 9am-5pm, each Banking Hub has a counter where you can access cash services whenever the Hub is open and whoever you bank with, these include pay in cash and cheques, withdraw cash, check your balance, pay utility bills. You can also talk to a member of the NatWest team on their day in the Hub. There is a private space where you can talk face-to-face about more specific enquiries.
- **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 paying-in slip** – credit 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 November 2024.

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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