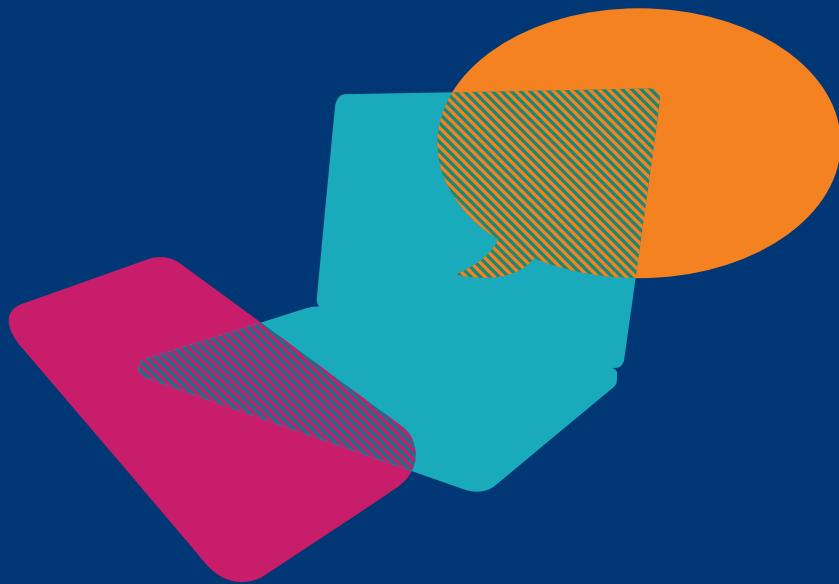


Help and support for your everyday banking

**Manchester Urmston
branch closure
29th August 2018**



Facts correct as at 15-12-2017

Royal Bank of Scotland Manchester Urmston branch will close on 29th August 2018. Our branch staff are available to answer any further questions that you may have or you can contact your Area Director: Tracy Wright; 07771 815 786; tracy.wright@rbs.co.uk

Other ways to do your everyday banking



Royal Bank of Scotland Mobile Banking

You can use our mobile app across selected devices to:

- Check balances, transfer money between accounts
- Get Cash out using just your mobile phone
- Pay bills, your contacts and someone new up to £250
...and much more.

Find out more at rbs.co.uk/everydaybanking

App available to customers with Digital Banking and a UK or international mobile number in specific countries. Get Cash has a maximum withdrawal limit of £130 every 24 hours (£10 to be available in your account). To pay bills, someone new or pay your contacts, limits apply and you need to be 16 or over.

Access to Banking Standards

Royal Bank of Scotland is fully committed to the industry wide Access to Banking Standards introduced by UK Finance in May 2017. 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 - www.ukfinance.org.uk/high-street-banks-announce-new-access-to-banking-standard/

How you can continue to bank locally



Your nearest Royal Bank of Scotland and NatWest branches

You can use our full range of services in any Royal Bank of Scotland or NatWest branches and here are your nearest:

| Branch | Address | Opening hours *Wednesday 10am |
|------------------------------------|---|----------------------------------|
| NatWest Urmston 0.0 miles | 9 Crofts Bank Road, Urmston, Manchester, M41 0TZ | Mon to Fri Sat |
| NatWest Trafford Park 2.7 miles | Third Avenue, Trafford Park, Manchester, M17 1NW | Mon to Fri |
| NatWest Motton 3.3 miles | 196 Motton Road, Motton, Eccles, Manchester, M30 9NW | Mon to Fri* 9.30am to 4.30pm |

Business customers

There are a range of options you can use for your banking needs, including our branch network and the Post Office®. We are investing in automation in our branch network, to improve the pay-in facilities to help our customers with their banking. Your relationship contact will provide you with details of the invested branch(es), convenient to your location. There are also courier solutions available for our eligible customers wanting to save time visiting an alternative branch – you should speak to your regular point of contact to find out more. Our Business customers can also use Bankline (Product fee may apply) or Digital Banking to manage their accounts and payments, 24/7.

Your nearest Post Office®

As a Royal Bank of Scotland customer you can get a balance and withdraw cash using your debit card and PIN, pay in cash and make cheques deposits with a pre-printed paying-in slip.

Business customers can also use Post Offices® to make cheque deposits and cash deposits of up to £2,000 a day with a pre-printed paying-in slip and debit card withdrawals of up to £500. They can register with their Relationship Manager for a change giving service, nominating a Post Office® of their choice, for this service.

Please contact your nearest Post Office® to check service availability.

Your nearest Post Offices® are*:

| Branch | Distance | Opening hours | |
|---------------|-----------|-------------------|--|
| Urmston | 0.1 miles | Mon to Fri Sat | 8am to 6pm (closing 7pm Fri) 8am to 7pm |
| Crofts Bank | 0.7 miles | Mon to Sat | 9am to 5.30pm |
| Moorside Road | 0.9 miles | Mon to Sun | 6am to 11pm |

*Please check with your local Post Office® to confirm banking open times.

Your nearest free to use cash machines

There are several cash machines in your area for account balances and cash withdrawals:

Cash Machine

There are a number of free to use ATM's within 2 miles including:

Barclays Urmston, 12 Crofts Bank Road

Santander, 6 - 8 Flixton Road, Urmston

TSB Manchester, 24 Crofts Bank Road, Urmston

Support available in our branches

Our branch staff are able to provide you with personal support, accessing the right banking options for your needs. They can educate you on scam and fraud awareness, as well as helping you achieve your financial plans and goals.

Our experts are on hand to help you with Digital Banking options in the lead up to the branch closure and help you transition to the alternative ways to bank.

The way we bank

Closing a branch is a decision we take very seriously. We know it can affect people in the local area and we'll always work hard to guide you through the changes and find the best way to serve you.

The world of banking has changed a lot lately and the changes show no sign of slowing down. These are some of the things we're experiencing that mean we can't offer the same number of branches as we have in the past:

- More people are doing their day-to-day banking online, by mobile app, or over the phone
- More people are even doing bigger things that way, like opening a business account or getting a loan
- Fewer people visit branches and do fewer transactions when they're there
- People often use a branch that is more convenient to them, and not one branch consistently
- People contact us in a variety of ways and today very few people only do their banking in a branch

- Branch transactions are down by 30% since 2014*
- More than 3m mobile and online transactions in 2017*
- 53% increase in the number of customers using mobile banking since 2014*
- Mobile transactions have increased by 74% since 2014*

*Based on Royal Bank of Scotland England and Wales and NatWest Scotland.

People who do their banking online enjoy the speed, security and convenience that it offers. If you aren't already signed up, we can show you how to get started and talk about any concerns that you might have.

But even in this changing world, we will always make branch services available to our customers. We will show you the nearest places you can do your banking or, where we can, find ways to bring the service to you.

This brochure will go through the alternative ways you can do your banking locally. And if you have any questions, we'll always be available to speak to you.



Royal Bank of Scotland Personal and Business Digital Banking

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

- Download free security software for your PC or Mac
- View up to 7 years of statements
- Set up email or text alerts.

To register for Personal or Business Digital Banking visit rbs.co.uk



Royal Bank of Scotland Personal and Business Telephone Banking

**For personal telephone banking queries call 0345 900 0400
Minicom 0800 068 1289**

**For business telephone banking queries call 0345 307 0900
Minicom 0800 068 1289. Commercial customers
please call your usual point of contact.**

Braille, large print or audio format?

**If you'd like this information in another format call us
on 03457 24 24 24 (Minicom 0800 404 6160)**

Digital Banking available to customers aged 11 or over with a Royal Bank of Scotland account. Business Digital Banking is available to those aged 18 or over and have a Royal Bank of Scotland account. There is no monthly charge for using Digital Banking, however there are charges for certain transactions (such as international transfers). Calls may be recorded for Telephone Banking.