

ALAN MAK MP



HOUSE OF COMMONS

LONDON SW1A 0AA

Mr Ross McEwan
Chief Executive Officer
Royal Bank of Scotland Group
36 St. Andrew Square
Edinburgh
EH2 2YB

30th July 2015

Dear Mr McEwan,

Proposed closure of NatWest branch, 22 Mengham Road, Hayling Island, Hampshire, PO11 9BH

Like many local residents, I was very disappointed to learn yesterday of your plans to close the NatWest branch in Mengham on Hayling Island in November 2015. I am writing to ask you to review and reverse this decision.

The NatWest branch is located in a successful and vibrant business community, largely populated by small, independent shops who rely on the branch for a range of business banking services. The Branch also provides personal banking services to many of Hayling's residents, including a large number who are elderly or infirm, or who do not drive and would be unable to travel to the next nearest branch in Havant which is five miles away.

Additionally, there will be a substantial group of NatWest customers on Hayling who will not be able to access banking services online, and who instead rely on a face-to-face banking services at the branch.

Mengham is an important residential and business community at the heart of Hayling, and the NatWest branch is a popular, well-used local facility which is part of the fabric of Mengham. It attracts customers into the area who will then visit other local businesses, and plays a key role in the day-to-day functioning of our local economy.

The long-term interests of NatWest and its shareholders lie in supporting local businesses and communities such as those on Hayling Island, all of which require banking services and will remember the commitment shown to them by NatWest if you remain. At a time when the financial services sector must continue to work hard to regain public trust, I can see no better way than to operate at the heart of local communities like Mengham, serving Hayling Island's businesses and residents as you have done for many years.

Your plans have prompted a strong sense of disappointment and anger amongst local residents and businesses, so I would be grateful if you could look again at this decision as a matter of urgency, including providing answers to the questions attached to this letter.

When the closure was announced I took immediate action and spoke to Chris Maguire from your public affairs team and Sarah Wraith, your Local CEO/Area Manager covering Hayling Island. They were both very helpful and I would be grateful if you passed on my thanks to them. In the same spirit, I would be grateful for your assistance and given the strength of public interest in this matter, I will be putting this letter and your reply into the public domain.

Yours sincerely,

A handwritten signature in black ink that reads "Alan Mak".

ALAN MAK MP

Member of Parliament for Havant

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Questions Re: Proposed closure of NatWest branch, 22 Mengham Road, Hayling Island, PO11 9BH

- 1) Please can you explain the reasons behind your decision to close the Hayling Island branch of NatWest?
- 2) Why were Hayling branch customers, local residents and businesses not consulted *before* this decision was made, and only notified afterwards?
- 3) In his e-mail to me, your colleague Chris Maguire states that there has been a 21% decline in transactions at the branch since 2011. Please can you confirm that this closure decision has been made not just on a purely statistical basis and that other factors, such as the branch's importance to local businesses and residents (many of whom are elderly), have been taken into account as well?
- 4) What steps can the local community take to ensure you reverse your decision? For example, if there was an increase in transaction volume at this branch, would this cause you to change your decision?
- 5) Will the Local CEO/area manager, Branch manager and/or senior NatWest colleagues agree to the following meetings in order to explain and justify the closure decision to local residents, businesses and the wider community:
 - a) A round-table meeting in the constituency chaired by Alan Mak MP with a group representing interested local stakeholders (for example, Havant Borough Council; local residents and local businesses; and community groups);
 - b) An open public meeting in the constituency, hosted by Alan Mak MP, where any branch user or Hayling resident can attend and ask questions;
 - c) Drop-in advice sessions at the Mengham branch where local residents and customers can share their concerns on a one-to-one or small group basis.
- 6) In the event that you choose not to respond to community concerns and maintain the decision to close the branch, I understand that NatWest operates a fleet of mobile banks. Can you ensure that a mobile bank would visit Mengham on a regular basis, including for a sustained period following the branch's closure in the run-up to Christmas (which will be busy for both residents and local businesses)?
- 7) Please can you provide details of the measures you are putting into place to ensure that existing and potential customers are made aware of alternative banking facilities in the area should the branch close?
- 8) You have suggested that the nearby Post Office will be providing a range of services previously provided at the branch if it closes. Please can you clarify exactly which services currently provided by the branch will be available at the Post Office, and which will not?
- 9) Please can you reassure me and the local community that the closure of the branch will not lead to existing staff losing their jobs? Please can you describe the steps you are taking to ensure that this is the case?
- 10) Please can you confirm that the Local CEO and/or branch manager are willing to receive a petition on behalf of local residents and businesses, presented by me as their local MP, and that it will be taken into consideration?
- 11) Please can you provide an outline (and a timeline) of the steps you will take should you move forward with the closure of the branch in November 2015?
- 12) Please can you confirm that if the branch closes, NatWest will (a) ensure that a new occupier is found so that the community is not left with an empty, unused building; (b) there will be no covenants or other prohibitions preventing



another bank from moving in; and (c) if a voluntary group were to move in, for example to launch a Hayling Museum, you would use your best endeavours to assist them, including with financial assistance?

- 13) Please can you confirm that residents who are concerned or who have questions can contact the Local CEO/area manager (Sarah Wraith) directly– and that every such enquiry will receive a personal and timely reply?
- 14) Please can you confirm that NatWest will be adhering to all aspects of the Access to Banking Protocol, and provide details about how you will meet its requirements, including any impact assessments you have made? As you will know, the main high street banks including yours, consumer groups and HM Government have signed up to an industry-wide agreement to work with customers and communities to minimise the impact of branch closures.