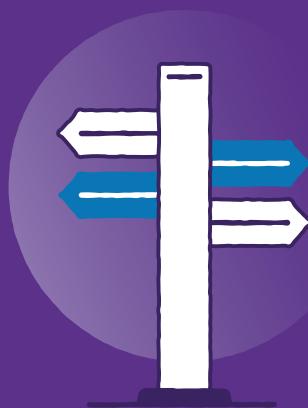


Lurgan branch is closing on 05 March 2024

A guide to explain what this means for you



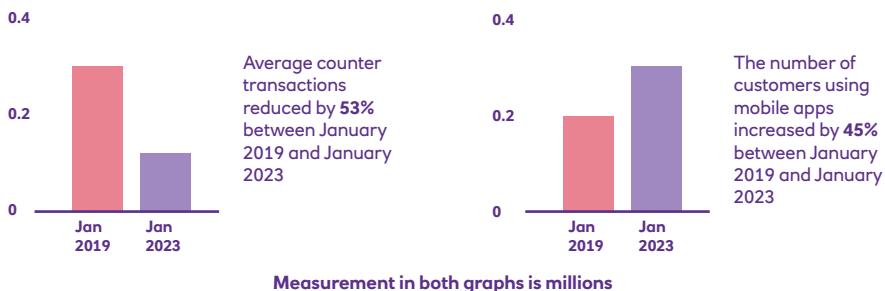
Ulster Bank

TOMORROW BEGINS TODAY

The way we bank is changing

With the ease of mobile and anytime 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.



More than **24** million mobile and online transactions were processed in 2022

Our responsibility to you

We completely understand that anytime 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 Anytime 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 ulsterbank.co.uk/anytimebanking. (And there are some handy fraud and scam awareness tips too.)

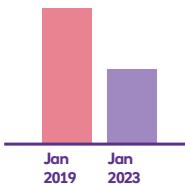
We also have Customer Support Specialists that are dedicated to helping customers who need more support.

How we decide to close a branch

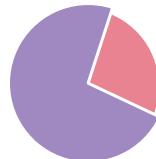
Closing a branch is always difficult and not a decision that we ever take lightly.
We look at:

- 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: Anytime, Mobile, Telephone and Video Banking.

In Lurgan, we saw:



Comparing January 2019 and January 2023, counter transactions for personal customers have decreased by 45%



In 2022 **73%** of personal customers using the branch also chose to use Anytime Banking or our mobile app

- the branch was used by **37** personal customer(s) on a regular basis in 2022.
- the branch was used by **263** business customer(s) on a regular basis in 2022.

Ulster Bank Lurgan will permanently close from 05 March 2024



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 Anytime 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 notified were:

Carla Lockhart

Start360

Councillor Sorchá McGeown

Oaklee Housing Association

Migrant Centre NI

Manor Court

Community Advice Craigavon

Aughnacloy House

The feedback we received from customers, community members and organisations was welcomed. We received 871 enquiries* and 0 complaint(s)**.

This is what you told us:

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. We also provided information on our 'Supporting you through our branch closure' event which is designed to help educate customers on how to continue to bank with us after the branch closes.

Customers were concerned for the future of staff in their local branch. We were able to explain our commitment to supporting everyone affected by these changes. We assured customers that we take the wellbeing of colleagues seriously and where we make changes, we consult with employee representatives and colleagues. For those impacted, we have put a strong support package in place and will continue to work with colleagues individually around what this change means for them.

Customers were concerned about changes to their account details and the location of the nearest branch. We provided information on what the change will mean for customers and advised of the alternative ways to bank including the local Post Office. Customers were also given information on our community pop-up that will run for up to twelve weeks post closure.

* 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 **+44 131 380 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 Lurgan

Pop into any Ulster Bank 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 ulsterbank.co.uk/bankingnearme. Standard opening hours listed are subject to change.



Nearest free to use cash machines

Bank of Ireland, 13 Market Street

Santander, 49 Market Street

Mace Express, 38 North Street

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

Ulster Bank Portadown

20 High Street	Monday	09.30-16.00
Portadown	Tuesday	09.30-16.00
County Armagh	Wednesday	10.00-16.00
BT62 1HU	Thursday	09.30-16.00
5.80 miles	Friday	09.30-16.00
	Saturday	Closed
	Sunday	Closed

Branch facilities:

- | | |
|------------------------|-----------------------------------|
| ✓ Wheelchair Access | ✗ Cash and Cheque Deposit Machine |
| ✓ Induction Loop | ✗ Bulk Coin in Machine |
| ✗ Saturday Opening | ✗ Automated Deposit Machine |
| ✓ External ATM Service | |
| ✗ Internal ATM Service | |



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

Carrick Convenience , 28 Market Street Lurgan
Mon-Sat 07.00-18.00

Spar, 59 William Street
Mon-Sun 06.00-23.00

The Paper Chase, 58 Edward Street
Mon-Sun 06.00-22.30

Business customers

Whilst you can use any of our Ulster Bank branches, you can manage your accounts and payments 24/7 with Bankline or Anytime 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 ulsterbank.co.uk/business/ways-to-bank.html. Fees apply to some business services.

Ulster Bank Banbridge

22 Bridge Street	Monday	09.30-16.00
Banbridge	Tuesday	09.30-16.00
County Down	Wednesday	10.00-16.00
BT32 3JT	Thursday	09.30-16.00
9.12 miles	Friday	09.30-16.00
	Saturday	Closed
	Sunday	Closed

Branch facilities:

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

- ✗ Cash and 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). You can also deposit cash but note that limits apply. 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

Lurgan

0 miles

Mon-Sat 09.00-17.30 (Sat Close 13.00)

Banbridge Road

0.86 miles

Mon-Sat 09.00-17.30 (Sat Close 13.00)

Ennis Close

1.01 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



Ulster Bank Mobile Banking

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 ulsterbank.co.uk/waystobank

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 Ulster Bank 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.



Ulster Bank 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 ulsterbank.co.uk/videobanking

Video Banking may be recorded. Video Banking is available by appointment 8am – 8pm Monday to Saturday and 9am – 5pm on Sundays. Premier customers speak to your Premier Banking Manager to arrange an appointment.



Ulster Bank Personal and Business Anytime 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 Anytime Banking at ulsterbank.co.uk



Ulster Bank Personal and Business Telephone Banking

For personal telephone banking queries, call **0345 742 4365** (Relay UK **18001 0345 742 4365**, international **+44 289 053 8033**).

Premier customers call **0345 301 5105** (Relay UK **18001 0345 301 5105**).

Business telephone banking queries call **0345 366 5592** (Relay UK **18001 0345 366 5592**). Business customers can also speak to their bank point of contact.

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
- if you need further support or your circumstances have changed, please tell us by using our free service Banking My Way. Visit ulsterbank.co.uk/banking-my-way.html

How we will support 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.

How we will support you once the branch has closed

We will introduce a community pop-up site following closure, where a local colleague will be available to support with face-to-face conversations around your day-to-day banking needs, support you with setting up and using our digital services, provide information and advice on how you can use your local Post Office for cash based transactions, as well as provide advice on how to protect yourself against fraud and scams.

You can find your nearest community pop-up site by visiting ulsterbank.co.uk/bankingnearme



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



Personal banking

Business banking

Transaction type	Ulster Bank branch	Post Office	Ulster Bank ATM	Cash and Cheque Deposit Machine	Other bank brand ATM	Anytime 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 Anytime Banking.
- Digitally active – customers who use our mobile app or Anytime 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.
- 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.
- 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 Anytime Banking, by giving us a call or visiting a branch.

Braille, large print or audio format?

If you'd like this information in another format, call us on **0345 742 4365** (Relay UK **18001 0345 742 4365**).

Calls may be recorded. Anytime Banking available to customers aged 11+ with an Ulster Bank account. Business Anytime Banking and Bankline is available to customers who have an Ulster Bank business account. Fees may apply.

Facts correct as at 01 August 2023.

Ulster Bank, 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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Ulster Bank