



# Radcliffe on Trent Parish Council

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To: The Manager,  
NatWest Bingham Branch,  
27 Market Place,  
Bingham,  
Notts, NG13 8JY.

Date: 16<sup>th</sup> December 2014.

cc: The CEO, National Westminster Bank, 135 Bishopsgate, London, EC2M 3UR.  
cc: The Rt, Hon Kenneth Clarke, QC,MP, House of Commons, London, SW1A 0AA.  
cc: Mrs Kay Cutts, MBE, Nottinghamshire County Council.  
cc: Mr Neil Clarke, MBE, Rushcliffe Borough Council.

Dear Sir/Madam,

**The NatWest Bank, Main Road, Radcliffe-on-Trent:**

I was very surprised and disappointed to receive a telephone call last week, from a reporter at the Nottingham Post newspaper, to inform me that you are proposing to close your bank in Radcliffe-on-Trent in March next year.

The Parish Council would have expected you to have had a discussion with it on possible options and at the very least inform it on such a major decision for this vital local amenity, before the news was put into the public domain.

For the residents and businesses to read about this major event in a local newspaper is, in our opinion, incredibly bad public relations and a poor way of informing the community; many of whom, including myself, have been loyal customers of the NatWest Bank in Radcliffe for many years. We would have expected some loyalty and respect from the bank to its loyal customers.

In 2012, the Parish Council hosted a Networking Event for local businesses and two representatives from your Bingham bank were present. It was at the time when there was a lot of national publicity about banks closing their branches, especially in villages, and your representatives were asked if the Radcliffe Branch was safe from closure. At that time they replied that it was safe, and that if there were future pressures on its viability, then options such as reduced opening hours, or a reduction in the number of days it was open, would be considered. Hopefully you have carefully considered all the options, but as representatives of the local community, the Parish Council would have welcomed an input into your option appraisal.

We were disappointed to find out that, earlier this year, the NatWest had dropped its customer charter pledge to stay open where it is the last bank in a community; which your bank in Radcliffe is. You are promoting the Post Office as an alternative facility, but we do not consider that it provides comparable facilities or services, for example, a lack of privacy and severe queuing at many times of the day.

The Office for National Statistics data for the Radcliffe-on-Trent Parish in March 2011 gives a population of 8,205 people, of which 2,053 (or 25%) are aged over 65 years. I would suggest that many of these older residents are not IT enabled and do not undertake on-line banking. They value a local, friendly bank with staff that they know and trust. The inconvenience and cost for all customers, but especially for the elderly, people with disabilities and local businesses, to have to travel to your branches in Bingham or West Bridgford is significant. The inconvenience for local businesses not to be able easily to pay in and draw out significant amounts of cash on a daily basis should not be underestimated.

The Parish Council is of the opinion that your decision to close the Radcliffe Branch is very short sighted, as the draft Rushcliffe Local Development Plan requires a minimum of 400 new homes to be built in the village in the next 15 years. This potential increase in population would surely compensate for any current reduction in usage of the bank.

The Parish Council discussed your proposed closure of the Radcliffe Branch at its Full Council Meeting on Monday 15<sup>th</sup> December 2014 and it urges you to reconsider your decision, by if necessary reducing the opening hours, but at least to keep the last major bank in Radcliffe -on-Trent open.

Yours faithfully,

Roger Upton.

Chairman of Radcliffe-on-Trent Parish Council.

Version 3:

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