



Post Office Limited

Network Report 2015

PRESENTED TO PARLIAMENT PURSUANT TO SECTION 11 OF THE POSTAL SERVICES ACT 2011

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About this report

This report provides information about the Post Office network and customer accessibility at the end of March 2015 as required under Provision 11 of the Postal Services Act 2011. It is sent to the Secretary of State for Business, Innovation and Skills who will lay a copy of the report before Parliament. Specific information in this report for the network at the end of March 2015 is provided in accordance with the requirements of the legislation. The report also continues yearly data sets which have been published in previous years.

Further information on Post Office Limited can be found at corporate.postoffice.co.uk including the Annual Report and Financial Statements 2014/15.

Size and make-up of the network

The Post Office network serves communities, individuals, families and businesses. It is a key element of the UK’s infrastructure; meeting the need for postal, financial, government and telecoms services.

Maintaining the size and accessibility of the network is a key policy aim of Post Office Limited and at the end of March 2015 there were 11,634 branches. Based in local communities, the Post Office has a unique reach across all areas of society - for example 93% of people in the UK live within a mile of a Post Office branch, 99.7% within three miles and 99.7% of those living in deprived urban communities live within a mile of a Post Office branch.

The network is made up of Post Office branches that operate under different contract types. At the end of March 2015, there were 326 Crown Post Office branches that are run by Post Office Limited employees. The remainder of the network is made up of 11,308 branches that are run on an agency contract basis.

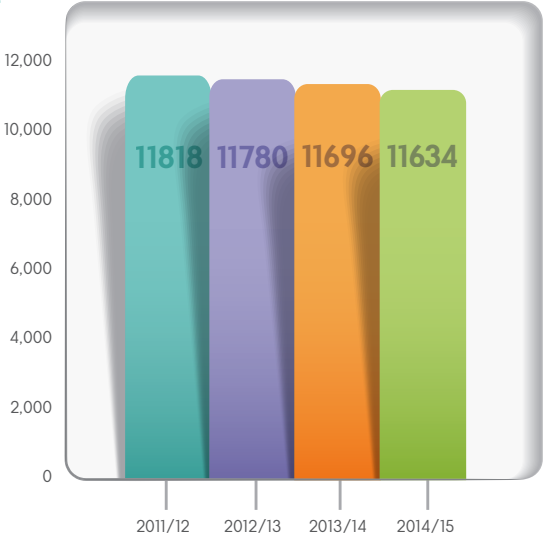
Amongst the Post Office branches operated on an agency contract basis there are different Post Office branch models. These range from outreach and satellites (typically small part-time branches using a village hall or a mobile van which enable services to continue to be provided to

communities which would not otherwise receive them), through to Post Office branches run by independent subpostmasters, using a variety of contractual forms, and larger franchise branches (for example those operated by the Co-Op or WH Smith).

Over 50% of Post Office branches are in rural locations with the balance between urban, rural and urban deprived Post Office branches within the network, remaining stable.

In individual cases where a Post Office branch has not been able to continue to trade within the last year, these have typically been for circumstances beyond the control of the Post Office, for example a postmaster retiring and no-one coming forward to take over the business, or no suitable premises being available. In these cases, the Post Office works to try and re-establish the service in the community in liaison with local stakeholders.

Number of Post Office branches



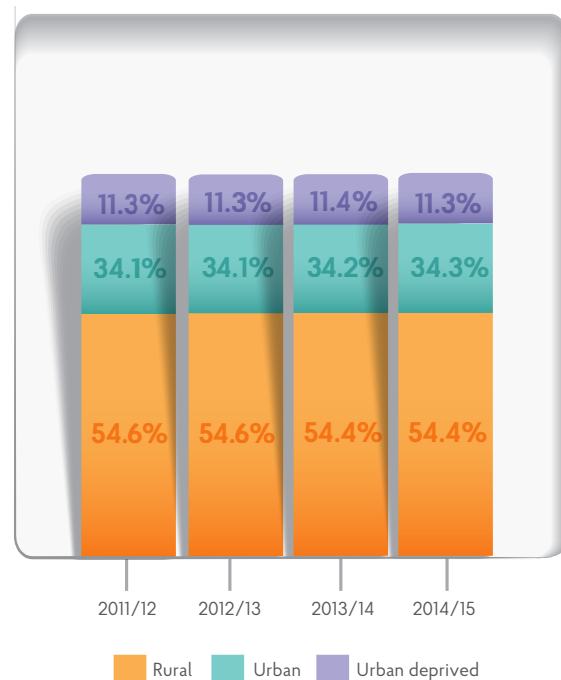
Quarterly change in network size over recent years

Date	Total	Net change	% quarterly change
31.03.08	13567	-485	-3.45%
30.06.08	13165	-402	-2.96%
30.09.08	12524	-641	-4.87%
31.12.08	12046	-478	-3.82%
31.03.09	11952	-94	-0.78%
30.06.09	11956	4	0.03%
30.09.09	11942	-14	-0.12%
31.12.09	11923	-19	-0.16%
31.03.10	11905	-18	-0.15%
31.06.10	11872	-33	-0.28%
30.09.10	11832	-40	-0.34%
31.12.10	11847	15	0.13%
31.03.11	11820	-27	-0.23%
31.06.11	11798	-22	-0.19%
30.09.11	11785	-13	-0.11%
31.12.11	11801	16	0.14%
31.03.12	11818	17	0.14%
31.06.12	11816	-2	-0.02%
30.09.12	11799	-17	-0.14%
31.12.12	11783	-16	-0.14%
31.03.13	11780	-3	-0.03%
31.06.13	11742	-38	-0.32%
30.09.13	11717	-25	-0.21%
31.12.13	11718	1	0.01%
31.03.14	11696	-22	-0.19%
31.06.14	11686	-10	-0.09%
30.09.14	11631	-55	-0.47%
31.12.14	11627	-4	-0.03%
31.03.15	11634	7	0.06%

Change in Post Office branches by region in 2014/15

Region	Post Office branches at end of March 2014	Post Office branches at end of March 2015	Net change	% of loss/gain
North East	489	493	4	0.8
North West	1129	1124	-5	-0.4
Yorkshire and The Humber	981	974	-7	-0.7
West Midlands	910	910	0	0
South West	1280	1268	-12	-0.9
South East	1393	1393	0	0
London	685	670	-15	-2.2
East of England	1114	1117	3	0.3
East Midlands	876	876	0	0
Northern Ireland	480	477	-3	-0.6
Scotland	1405	1402	-3	-0.2
Wales	954	930	-24	-2.5
Total	11696	11634	-62	-0.5

Percentage of Post Office branches in rural, urban and urban deprived areas out of the total number of Post office branches 2011/12 to 2014/15



Regional proportion of each type of Post Office branch at the end of March 2015

	% rural		% Urban other		% urban deprived		% urban deprived out of all urban offices	
	2013/14	2014/15	2013/14	2014/15	2013/14	2014/15	2013/14	2014/15
North East	50.9	50.3	30.1	31.0	19.0	18.7	38.8	37.6
North West	35.4	35.3	41.3	41.4	23.2	23.3	36.1	36.0
Yorkshire and the Humber	50.1	50.5	34.1	33.9	15.6	15.6	31.6	31.5
West Midlands	42.6	42.4	40.5	40.9	16.6	16.7	29.3	29.0
South West	70.6	70.7	25.4	25.4	4.0	3.9	13.6	13.4
South East	51.9	51.9	45.2	45.2	2.9	2.9	6.0	6.0
London	0.9	0.9	78.1	77.8	20.9	21.3	21.2	21.5
East of England	62.0	62.0	34.5	34.5	3.5	3.6	9.2	9.4
East Midlands	63.5	63.6	29.0	28.9	7.6	7.5	20.6	20.7
NI	68.3	68.3	17.1	17.0	14.5	14.7	46.1	46.4
Scotland	67.5	67.5	22.0	22.0	10.5	10.6	32.2	32.5
Wales	70.9	70.8	17.8	18.1	11.2	11.2	38.8	38.2
Total	54.4	54.4	34.2	34.3	11.3	11.3	24.9	24.9

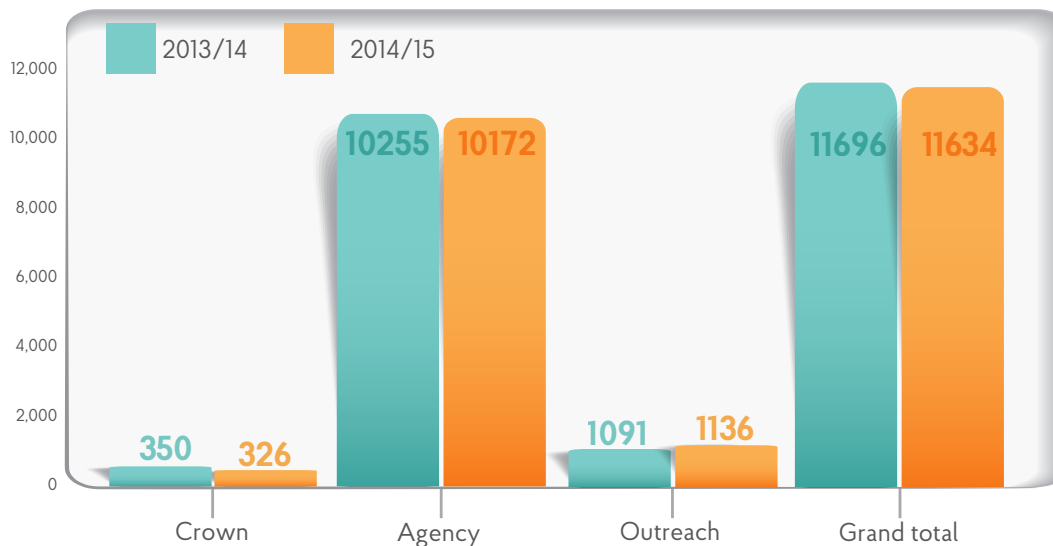
Regional changes in rural Post Office branch numbers.

Region	Rural at end of March 2014	Rural at end of March 2015	Net change	% of loss/gain
North East	249	248	-1	-0.4
North West	400	397	-3	-0.8
Yorkshire and The Humber	491	492	1	0.2
West Midlands	388	386	-2	-0.5
South West	905	896	-9	-1.0
South East	723	723	0	0.0
London	6	6	0	0.0
East of England	691	692	1	0.1
East Midlands	556	557	1	0.2
Northern Ireland	328	326	-2	-0.6
Scotland	949	946	-3	-0.3
Wales	676	658	-18	-2.7
Total	6362	6327	-35	-0.6

Regional changes in urban Post Office branch numbers

Region	Urban deprived at end of March 2014	Urban deprived at end of March 2015	Net change	% of loss/gain	Urban other at end of March 2014	Urban other at end of March 2015	Net change	% of loss/gain
North East	93	92	-1	-1.1	147	153	6	4.1
North West	263	262	-1	-0.4	466	465	-1	-0.2
Yorkshire and The Humber	155	152	-3	-1.9	335	330	-5	-1.5
West Midlands	153	152	-1	-0.7	369	372	3	0.8
South West	51	50	-1	-2.0	324	322	-2	-0.6
South East	40	40	0	0.0	630	630	0	0.0
London	144	143	-1	-0.7	535	521	-14	-2.6
East of England	39	40	1	2.6	384	385	1	0.3
East Midlands	66	66	0	0.0	254	253	-1	-0.4
Northern Ireland	70	70	0	0.0	82	81	-1	-1.2
Scotland	147	148	1	0.7	309	308	-1	-0.3
Wales	108	104	-4	-3.7	170	168	-2	-1.2
Total	1329	1319	-10	-0.8	4005	3988	-17	-0.4

Post Office branches in 2013/14 and 2014/15



Accessibility of the network

The Post Office is committed to meeting the accessibility criteria that were originally laid down by the Government in 2007, and reconfirmed in the November 2010 policy document from the Department of Business, Innovation and Skills.

The criteria cover UK wide accessibility for total, urban, rural and urban deprived populations. Moreover, they ensure a strong geographical distribution of Post Office branches by including a separate criterion that works at postcode district level. There are around 2,800 geographic level postcode districts throughout the UK (an example would be the HP22 part of the postcode).

Wide coverage across the UK ensures that the Post Office is accessible for all. This is the case for the population as a whole, and also for specifically analysed groups such as the elderly, disadvantaged, those on low incomes and those with disabilities. It is also the case for small businesses, where the Post Office acts as a key national infrastructure supporting this important and growing part of the economy.

Compliance with Government's minimum network access criteria, at the end of March 2015

The Government access criteria are:

1. 99% of the UK population to be within three miles of their nearest Post Office outlet
2. 90% of the UK population to be within one mile of their nearest Post Office outlet
3. 99% of the total population in deprived urban areas across the UK to be within one mile of their nearest Post Office outlet
4. 95% of the total urban population across the UK to be within one mile of their nearest Post Office outlet

5. 95% of the total rural population across the UK to be within three miles of their nearest Post Office outlet

In addition, the following criterion will apply at a local level to ensure a minimum level of access for customers living in remote rural areas.

6. 95% of the population of every postcode district to be within six miles of their nearest Post Office outlet

The results against these access criteria are shown in the table opposite.

The Post Office measures the performance of the network against the Government access criteria by breaking down the population across the country into census Output Areas (OAs). Accessibility is calculated by measuring the distance of the centre (population weighted centroid) of the OA to its nearest Post Office access point.

The total national accessibility is then calculated by adding the total population of each of the census OAs deemed to meet the criterion divided by the total population as a whole expressed as a percentage.

Urban, Urban Deprived and Rural accessibility is measured by taking account of OAs classified as Urban, Urban Deprived and Rural respectively only.

The Post Office provides Consumer Futures with the location co-ordinates of all individual open and trading Post Office branches. This is the same core data upon which the accessibility results are based.

Accessibility Performance

Criteria	Total Population within 3 miles	Total Population within 1 mile	Deprived Urban Population within 1 mile	Urban Population within 1 mile	Rural Population within 3 miles	Postcode Districts with less than 95% Population within 6 miles
Minimum requirement	99%	90%	99%	95%	95%	0
2014/15 Performance	99.7%	93.0%	99.7%	98.5%	98.7%	3*

* At the end of March there were 3 cases in PH11, DG8 and PH38 where Post Office was working to restore services following incidents beyond our control. The current position is as follows;

PH11 - the Postmaster at Glenisla had resigned and sold the premises (a hotel). A new Outreach service operated from the village hall will commence in August 2015.

DG8 - the Postmaster who operated New Luca branch and the Glenluce Outreach stopped operating the services. A new operator has applied and is currently going through the recruitment process.

PH38 - the Postmaster who operated the Lochailort and Genuig branches stopped operating the services. Post Office is currently engaging locally to find a solution re-open.

Accessibility to the Post Office branch network for key groups across the UK at the end of March 2015

The Postal Service Act 2011 (Provision 11) also requires reporting on Post Office network access for a number of user groups over and above the established Government Access Criteria as follows;

- Small businesses
- Disadvantaged individuals
- Individuals on low incomes
- Individuals with disabilities
- Individuals over the age of 65

The 2015 accessibility results for each of these categories are shown in the chart

Criteria	Population within 1 mile of a Post Office branch	Population within 3 miles of a Post Office branch
Small businesses	95.5%	99.8%
Disadvantaged individuals	99.2%	100.0%
Individuals with incomes (<10k)	97.7%	99.9%
Individuals with incomes (<20k)	97.9%	99.9%
Individuals with disabilities	95.6%	99.8%
Individuals over the age of 65	92.1%	99.6%

This accessibility reporting is over and above the Government Network Access Criteria. The analysis has been conducted by Post Office Ltd's in-house Geographic Modelling Team based on the network of open Post Office branches at end of March 2015. Key data sets used in the analysis to identify the key user groups were as follows:

Small businesses

UK business locations from SimpleGeo (2011).

Disadvantaged individuals

Based on the various 2010 Indices of Multiple Deprivation available for England, Scotland, Wales and Northern Ireland at Super Output Area level.

Individuals on low incomes

Based on CAMEO Income data which categorises each Output Area within the UK as one of 8 income bandings (8 = Less than £10k, 1 = More than £100k). (CAMEO Income has been calibrated against key market research reports such as the Expenditure and Food Survey and the New Earnings Survey).

Individuals with disabilities

Based on data (for England, Wales and Scotland) taken from the Office for National Statistics 'NOMIS' facility which provides the November 2013 count of Disability Living Allowance claimants lower Super Output Area. For Northern Ireland, data was taken from the Department of Social Development's Northern Ireland Neighbourhood Information Service (NINIS) website at Output Area level.

Individuals over the age of 65

Based on the 2011 Census population broken down by age at Output Area level.

With the exception of the Small business data which is based on actual locations (to the nearest 50 metres), the network accessibility for these specific groups was measured using the same methodology as the measure of the network against the Government Access Criteria - by breaking down the individual populations across the country into census Output Areas (OAs) and by calculating accessibility by measuring the distance of the centre (population weighted centroid) of the OA to its nearest Post Office access point.

CAMEO income data is a Postcode level classification system for identifying GB consumers based on likely household income.

Products and services available at the Post Office

Government Services The Post Office offers a range of services for customers on behalf of Government Departments and Councils including applications, payments, identity verification, data capture and information services - available in a range of branches across the network.

Service	Availability	Description
Post Office Card Account	All branches	A basic account for customers who are in receipt of state pensions, benefits or tax credits. Payments are made into the account by the paying department and customers can withdraw cash at all Post Office branches or the Post Office cash machine network.
Local council services	Local Area based	The Post Office provides services on behalf of over 300 local councils covering a wide range of applications and payment services both from and to residents and customers. Services include cash collection from residents for rents, rates, council tax, parking fines and licence fees, payment services including asylum seekers allowances, emergency welfare payments and rebates; form checking including benefits, planning and concessionary travel applications and identity checking and verification services.
Car Tax – Motor Vehicle Licence Issue	Selected branches	Car Tax - Motor Vehicle Licence and Statutory Off Road Notification (SORN) services provided. Customers can have their documents checked and renew their car tax at over 4,600 Post Office branches nationwide.
Driving Licence photocard renewal	Selected branches	The photo on the DVLA photocard licence has to be renewed every 10 years. The DVLA Photocard Renewal service at the Post Office helps save time and makes sure the photocard renewal application meets DVLA requirements by taking a photo to the required DVLA standards, capturing an electronic signature and sending the data electronically and securely to the DVLA.
International driving permit	Selected branches	Applications can be made in selected branches for an International Driving Permit which is required to drive legally in many places overseas alongside a UK driving licence.
Passport Check & Send	Selected branches	Customers can take their passport applications to a Post Office that provides the check and send service where the application form and documentation are checked to ensure that everything is correct. The application is then despatched by Royal Mail Special Delivery. New, renewal and replacement passport application forms are available from Post Office branches offering the Passport Check & Send service.
Identity checking services	Selected branches	Customers who need to have photocopies of identity documents certified (for example when applying for a mortgage, bank account or new job), can have original documents checked and photocopies certified at the Post Office.
Biometric Residence Permit	Selected branches	Customers who need to apply to stay in the UK who are from outside the European Economic Area (EEA) may need to apply for a Biometric Residence Permit and can do so at selected Post Office branches if they receive an invitation letter from the Home Office. The Post Office captures the customer's biometric details by taking their photograph, fingerprints and digital signature and sends the information securely to the Home Office.
CQC – CRB registration service	Selected branches	The Care Quality Commission (CQC) is the independent regulator of all health and social care services in England. Customers who need a Criminal Records Bureau (CRB) check from the CQC can get their application checked at the Post Office to verify their identity.
Rod fishing licences	All branches based on demand	A range of rod licences available for angling in England and Wales can be paid for in branches where there is local demand. Fishing licences are available in England and Wales only.

Further information on the products and services available from Post Office can be found at postoffice.co.uk or by calling 0345 611 2970

Products and services available at the Post Office

Mails A range of Royal Mail Group Limited and Parcelforce Worldwide services are available from Post Office branches nationwide.

Service	Availability	Description
Letter and Document Services	All branches	UK and international letter and document delivery options available. Delivery options include fast and secure with end-to-end tracking, a signature taken on delivery, or a standard delivery for less urgent items.
UK Parcels Guaranteed	All branches	Guaranteed UK Parcel services are ideal for a valuable gift or important item that absolutely has to be there tomorrow: Royal Mail Special Delivery Guaranteed by 9am® Royal Mail Special Delivery Guaranteed by 1pm® Parcelforce Worldwide express ²⁴ (available in selected branches) Parcelforce Worldwide express ⁹ (available in selected branches), express ¹⁰ and express ^{AM} (available in selected branches) Ireland ^{express} (selected branches)
UK Parcels Confirmed	All branches	Confirmed UK parcel services provide extra peace of mind of proof of delivery with a signature: Royal Mail Signed For® 1st Class Royal Mail Signed For® 2nd Class Parcelforce Worldwide express ⁴⁸
UK Parcels Standard	All branches	Standard UK parcel services are reliable and easy to use and offer a range of delivery options for non-valuable items: Royal Mail 1st Class Royal Mail 2nd Class Parcelforce Worldwide express ⁴⁸
International Parcels Guaranteed	Selected branches	Guaranteed international parcel services are ideal for fast and secure international parcel delivery, with the added security of end-to-end tracking and online confirmation of delivery: Parcelforce Worldwide global ^{express} Parcelforce Worldwide global ^{priority}
International Parcels Confirmed	All branches	Confirmed international parcel services for extra peace of mind with tracking or signature on delivery: Royal Mail International Tracked®- Royal Mail International Signed®, Royal Mail International Tracked & Signed
International Parcels Standard	All branches	Standard International parcel services are reliable and easy to use and offer a range of delivery options: Royal Mail International Standard Royal Mail International Economy Parcelforce Worldwide global ^{value} (available in selected branches) Parcelforce Worldwide global ^{economy} (available in selected branches)
Drop & Go	Selected branches	Drop & Go – a free, fast-track service, aimed at small businesses, internet sellers and customers sending regular amounts of mail. Uses a prepaid card, and helps speed up the branch journey for these customers.
Additional postage services	All branches	Articles for the Blind, HM Forces letters (British Forces Post Office) etc.
Philatelic	Selected branches	Mail special issue stamps and associated products, such as presentation packs and first day covers (stocked based on demand)
Local Collect	Most branches	Undelivered postal items are taken to the nearest participating Post Office by the postal delivery staff for later collection or customer has opted for the collection at their local Post Office branch.
Click & Collect	Most branches	Online ordering available for delivery to their local Post Office branch.
Home Shopping Returns	All branches	Acceptance of Royal Mail Home Shopping Returns
Redirection	All branches	Mail redirection service for customers who are moving home.

Further information on the products and services available from Post Office can be found at postoffice.co.uk or by calling 0345 611 2970

Products and services available at the Post Office

Telecoms The Post Office offers a range of telephony products including Homephone products and Broadband services.

Service	Availability	Description
Home Phone	Most branches	The Post Office phone service offers customers line rental and cheap calls. Simple application process at most Post Office branches, online or by telephone.
Broadband Essential with HomePhone	Most branches	10 GB limit usage broadband service available nationwide, minimum 12-month contract. Simple application process at most Post Office branches, online or by telephone.
Broadband Premium with HomePhone	Most branches	Totally unlimited usage broadband service, wireless router, available coverage. Simple application process at most Post Office branches, online or by phone.
Mobile	Selected branches	The Post Office Pay As You Go mobile service that includes monthly bundles options
Phone cards	Most branches	UK International calling card offering cheap calls to national and international destinations.
Mobile E top-ups	All branches	Top-up service for all pre-pay mobile providers through Horizon and Paystation.
Directory Enquiries		One flat free rate offering up to two number enquiries. Number texted to mobiles for free.

Financial Services The Post Office offers a range of financial services products including banking, foreign exchange, bill payment and savings and investment products.

Service	Availability	Description
Personal banking	All branches	Free over-the-counter cash withdrawals available in all branches for partner banks, e.g. Bank of Ireland, Bank of Scotland, Barclays, cahoot, Clydesdale Bank, Danske, First Direct, First Trust, Halifax, HSBC, Lloyds, Nationwide, NatWest, Santander, Smile, The Co-operative Bank, Royal Bank of Scotland, TSB, Ulster & Yorkshire Bank. Cash deposits or cheque deposits also available in most cases.
Business banking	All branches (some restrictions apply)	Business banking services available in branch e.g. Santander, Bank of Ireland, Danske, Yorkshire, Natwest, RBS, Ulster and Clydesdale.
Cash machines	Selected branches	Around 2,600 free-to-use cash machines are available at Post Office branches nationwide.
Bureau de Change	All branches	A wide range of commission free currencies and American Express travellers cheques, 1,600 branches offer a range of currencies on demand. An additional 2,500 branches offer Euro and Dollars on demand as well as Turkish Lira in the Summer with a further 5,400 offer Euros on demand. Currencies can be pre-ordered in any Branch or Online for collection at any branch
Travel insurance	Selected branches	Classic Single Trip and Annual Multi-Trip Product iterations available in circa 8,500 branches. The Post Office website and Travel Insurance Contact Centre offers the full product range (Basic, Classic, Premium, Long Trip and Explorer with extended options for customers over the age of 65 or under 18) - online and contact centre channels accept secure payment for Visa, Mastercard, Maestro or delta cards. Health screening is currently available via the contact centre only.
Travel Money Card	Selected branches	Post Office Travel Money Card Plus offers the security of travellers' cheques with the convenience of plastic making it a secure, convenient way to carry foreign currency. Available in eight currencies – including Euro, US Dollar and Sterling – it is a pre-paid chip and pin card that customers can load with currency and can be topped up in any branch, Post Office website or over the phone via the call centre.
Moneygram	All branches	International money transfer service, customers can send up to £5,000 to over 200 countries, with the cash available in just 10mins worldwide.
International Payments	Online and large values via contact centre	International account to account money transfer service. Amounts from £250 and with no upper limit can be sent securely and with no fees applied.

Further information on the products and services available from Post Office can be found at postoffice.co.uk or by calling 0345 611 2970

Products and services available at the Post Office

Service	Availability	Description
Automated bill payments	All branches	Acceptance of payment and pre-payment towards a variety of bills including gas, electricity, water, phone, council rent, mail order and insurance. (Some schemes available on an area basis as agreed with local authorities.)
Paystation and charging of electricity and gas meter tokens	All branches	To charge electric keys, Quantum Gas Cards, and mobile phone top ups. (Stocks of electricity tokens for meters are also available in selected branches based on local schemes.)
Current Accounts	Selected branches	As part of the on-going pilot, Post Office Current Accounts can be opened in 239 branches across Great Britain. The accounts (Standard & Control) are simple and transparent offering customers the convenience of local banking through our 11,500 strong branch network. The accounts also have full online, phone and mobile servicing and now come with a Visa Debit card.
Mortgages	Selected branches, online and via the phone	Post Office has 100 Mortgage Specialists in Branches across the country. A range of fixed and tracker mortgages for residential (including Help to Buy) and buy to let customers are available via these branches, online or by phone. All products are available for first-time buyers, home movers and re-mortgages (not Help to Buy).
Credit Card	Information in most branches, online and via the phone.	The Post Office Money Credit Cards offer ways to save money at home and abroad. Information is available in the majority of branches and customers can apply online, by phone or in branches with a specialist via the FS online application.
Personal Loans	Online only	The Post Office Money personal loan offers flexible borrowing between £2,000 and £25,000 with fixed monthly payments.
Online Saver	Online only	The Online Saver offers easy access with no notice and no penalty and unlimited withdrawals.
Online Bond	Online only	The Online Bond offers 1, 2, 3 year terms with a guaranteed fixed return.
ISA	Most branches	The Post Office offers a fixed rate (1, 2 & 3 yr terms) and variable rate (with 18 months' bonus) cash ISA: applications by phone, post or at main Post Office branches. A Junior ISA is also available, which is a stocks and shares Junior ISA: applications on-line or by phone.
Growth Bonds	Most branches	Fixed term bond product offering 1, 2 & 3 yr terms. Apply by post, phone or at main Post Office branches.
Reward Saver	Most branches	Variable interest rate product with a bonus for the first 12 months. Free withdrawal by providing 30 days' notice. Apply by post, phone or at main Post Office branches.
Instant Saver	Most branches	Easy access variable rate product with a bonus for the first 12 months. Apply by phone, post or at main Post Office branches. Access to over 60,000 LINK cash machines
Car Insurance	Selected branches, online and via the phone	Car Insurance can be purchased in Crown branches, on-line and via the phone. Main Post Office branches can accept applications and other branches hold information to introduce the service to customers. Information and application is also available via price comparison websites.
Home Insurance	Selected branches, online and via the phone	Home Insurance can be purchased in Crown branches, on-line and via the phone. Main Post Office branches can accept applications and other branches hold information to introduce the service to customers. Information and application is also available via price comparison websites.
Van and Motorcycle Insurance	Online and via the phone (Information available in branches)	Van and Motorcycle Insurance can be purchased on-line and via the phone. Post Office branches hold information to introduce the service to customers. Information and application is also available via price comparison websites.
Life Insurance and Over 50's Life cover	Selected branches, online and via the phone	Life Insurance can be purchased from Financial Specialists in Crown branches, on-line and via the phone. Over 50's Life Cover can be bought from colleagues and main Post Office branches in addition to these channels. Other branches hold information to introduce life insurance and life cover to customers.
Pet Insurance and Business Insurance	Online and via the phone (Information available in branches)	Pet Insurance and Business Insurance can be purchased on-line and via the phone. Post Office branches hold information to introduce the service to customers.

Further information on the products and services available from Post Office can be found at postoffice.co.uk or by calling 0345 611 2970

Bank account services available at Post Office branches

Bank / Building Society	Cash withdrawal (with card and PIN)	Balance enquiry (with card and PIN)	Cash deposit (with card, barcoded slip or with personalised paying-in slip from your bank, depending on your bank)	Cheque deposit (with personalised paying-in slip and deposit envelope from your bank)
Advanced Payment Solution (APS)	Yes	Yes	Yes	No
Bank of Ireland	Yes	Yes	Yes	Yes
Bank of Scotland	Yes	Yes	No	No
Barclays	Yes	No	Yes	Yes
cahoot	No	No	Yes	Yes
Clydesdale Bank	Yes	Yes	Yes	Yes
Danske Bank	Yes	Yes	Yes	Yes N. Ireland only
First Direct	Yes	Yes	Yes	Yes
First Trust Bank	Yes	Yes	No	No
Halifax	Yes	Yes	Yes	Yes
Handelsbanken	No	No	Yes	No
HSBC	Yes	Yes	Yes	Yes
Lloyds Bank	Yes	Yes	Yes	Yes
Nationwide Building Society	Yes	Yes	No	No
NatWest	Yes	Yes	Yes	Yes
Santander	Yes	Yes	Yes	Yes
Smile	Yes	Yes	Yes	Yes
The Co-operative Bank	Yes	Yes	Yes	Yes
The Royal Bank of Scotland	Yes	Yes	Yes	Yes
Think Money	In development	In development	In development	In development
TSB Bank	Yes	Yes	Yes	Yes
Ulster Bank	Yes	Yes	Yes	Yes
Virgin Money	Yes	Yes	Yes	No
Yorkshire Bank	Yes	Yes	Yes	Yes

Further information on the products and services available from Post Office can be found at postoffice.co.uk or by calling 0345 611 2970

Royal Mail Group Limited products, stamps and services available at Post Office branches* (end March 2015)

1st class stamps (individual)
 2nd class stamps (individual)
 Other stamps
 1st class stamp book
 2nd class stamp books
 Stamps books vending
 Royal Mail Signed For® Stamp
 Royal Mail Special Delivery Guaranteed® Stamp
 First Class Labels
 Second Class Labels
 Royal Mail Signed For® 1st Class (sale and accept)
 Royal Mail Signed For® 2nd Class (sale and accept)
 Royal Mail Special Delivery Guaranteed by 9am® (sale and accept)
 Royal Mail Special Delivery Guaranteed by 1pm® (sale and accept)
 International Standard
 International Tracked® (sale and accept)
 International Signed (sale and accept)
 International Tracked & Signed (sale and accept)
 International Economy
 Redirection / International redirection – social
 Redirection / International redirection – business
 Special Circumstances redirection
 Home Shopping Returns/parcel returns/returns high volume
 HM Forces letters (British Forces Post Office <2kg)
 Parcelforce Worldwide express**9**
 Parcelforce Worldwide express**10**
 Parcelforce Worldwide express**AM**
 Parcelforce Worldwide express**24**
 Parcelforce Worldwide express**48**
 Parcelforce Worldwide global**value**
 Parcelforce Worldwide global**express**
 Parcelforce Worldwide global**economy**
 Parcelforce Worldwide global**priority**
 Parcelforce Worldwide British Forces Post Office parcels

Parcelforce Worldwide ireland**express**
 Parcelforce Worldwide consignment subsequent item
 Special Stamps Sheets
 Coin Covers
 Commemorative, Smiler Sheets
 First day envelopes
 Mini Sheets
 Presentation packs
 Prestige Stamp Books
 Special Stamps Retail Books
 Stamps Cards
 Annual products including Yearbook / Yearpack
 Christmas Stamps Retail Books
 Response services (FREEPOST & BUSINESS REPLY)
 International Reply paid Coupons (redemption only)
 Local Collect
 Poste Restante

The following products are also accepted at Post Office branches

On Line Postage (parcels)
 On Line Postage (letter)
 Smartstamp (Small and Medium parcels)
 Smartstamp (letter)
 1st class/2nd class letter stamped items
 1st class/2nd class Small and Medium Parcels Meters (franked) pouches
 1st class/2nd class letter (franked) mail
 1st class/2nd class Small and Medium Parcels (franked mail)
 Bulk postings franked mails
 Bulk postings stamped mails
 Postage Paid Impression bagged mails
 Prepaid Stationery
 Special delivery Business Response by 9am
 Special delivery Business Response by 1pm
 International Business Response Service (Outbound)

Parcelforce Worldwide Contract / Prepaid**9**
 Parcelforce Worldwide Contract / Prepaid**10**
 Parcelforce Worldwide Contract / Prepaid**12**
 Parcelforce Worldwide Contract / Prepaid**24**
 Parcelforce Worldwide Contract / Prepaid**48**
 Parcelforce Worldwide Contract / Prepaid global**express**
 Parcelforce Worldwide Contract / Prepaid global**priority**
 Parcelforce Worldwide Contract / Prepaid ireland**express**
 Parcelforce Worldwide Contract / Prepaid British Forces Post Office Parcels
 Articles for the Blind
 Parcelforce Worldwide euro**priority** return
 Parcelforce Worldwide Contract euro**returns**
 Parcelforce Worldwide contract euro**priority** (Parcelforce Contract Global**priority**)
 Overseas stamped mails
 Overseas meter mails

* Some services are only available at selected branches

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