



Building Society

We're making some changes to your branch's opening times.

**It means your branch can serve our members
online and over the phone as well as face-to-face.**

From **Monday 29 November 2021** your **Redruth** branch will be closed on **Wednesday** and **Friday**.

Key information

This branch will be changing its opening hours from **Monday 29 November 2021**.

If you want to come and see us in branch.

From **Monday 29 November 2021**, Redruth branch will be:

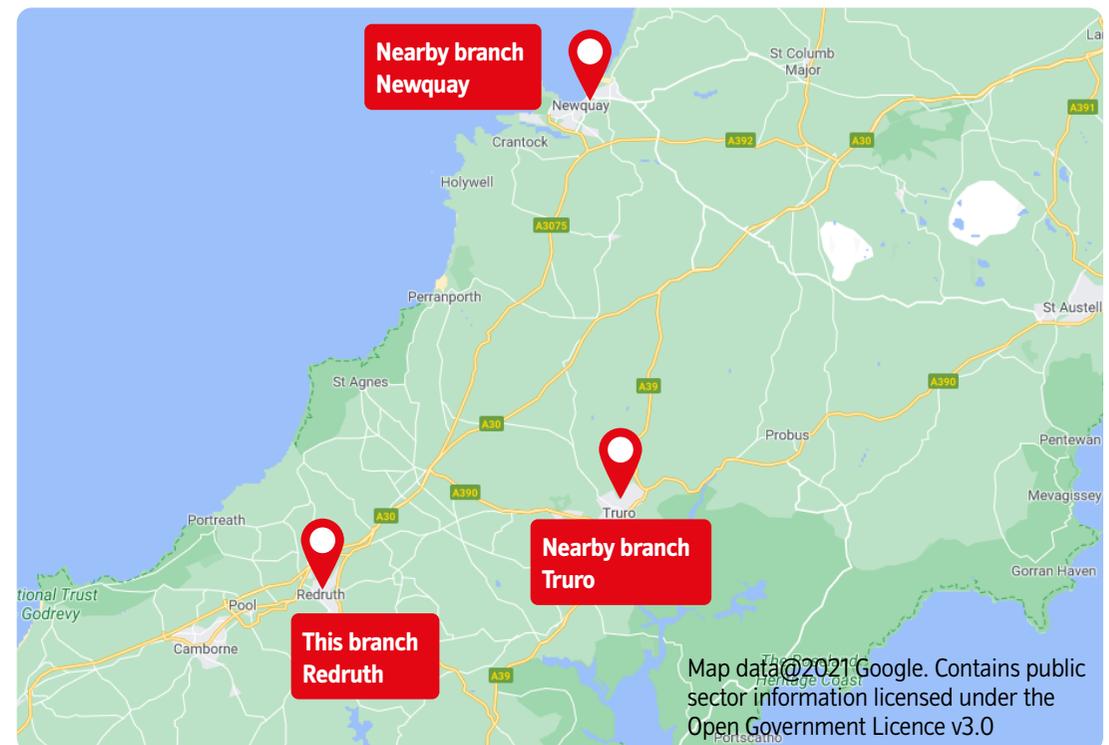
- open to provide face-to-face service on **Monday, Tuesday** and **Thursday** – when we know you and your fellow members like to come in and see us most
- closed on **Wednesday** and **Friday** when the branch is typically quieter – so the team can instead support our members online or over the phone.

| Day | Open | Close |
|----------------------|--------|--------|
| Monday | 9:00am | 4:30pm |
| Tuesday | 9:00am | 4:30pm |
| Wednesday | Closed | |
| Thursday | 9:00am | 4:30pm |
| Friday | Closed | |
| Saturday | Closed | |
| Sunday/Bank Holidays | Closed | |

Where are our nearby branches?

Nationwide Truro
4 Pydar Street
Truro TR1 2BD
Tel: 0345 266 0402
Distance: 8.5 miles
[More details](#)

Nationwide Newquay
27 East Street
Newquay TR7 1DN
Tel: 0345 266 0441
Distance: 14 miles
[More details](#)



Where is the nearest cash machine?

Nationwide Redruth
22 Fore Street
Redruth
TR15 2AL
Distance: 0 miles

Where is the nearest Post Office?

61 Fore Street
Redruth
TR15 2AA
Distance: 0.01 miles

Nearby branches

Once Redruth branch has changed its opening hours on Monday 29 November 2021, we hope you can plan any visits you need to make into your Redruth branch accordingly. But if you need to see someone when it's not open, we'd love to see you in any of the nearby branches.

If you do need to visit us, please make sure you follow current social distancing guidelines to keep everyone safe. Please visit [bustimes.org](https://www.bustimes.org) website, for transport options and information.

Nearby branches - Truro and Newquay

Nationwide Truro
4 Pydar Street
Truro
TR1 2BD
Tel: 0345 266 0402
Distance: 8.5 miles

Nationwide Newquay
27 East Street
Newquay
TR7 1DN
Tel: 0345 266 0441
Distance: 14 miles

Coronavirus update -

Being an essential service, most of our branches have stayed open during lockdown.

As the lockdown rules are gradually easing, we can begin to welcome you back into our branches.

Naturally, any ongoing guidance around social distancing and mask wearing must be followed, to keep us all safe.

You can check the opening times and status of your nearby branches by visiting [nationwide.co.uk/branchfinder](https://www.nationwide.co.uk/branchfinder)

Managing your banking from home

Coronavirus update -

Even though some aspects of the lockdown are being eased, we'd like to remind you that our Internet Bank and Banking app are still the most convenient way of accessing a wide range of services.

Registering for our digital banking services is a quick, easy and safe way to stay in control of your money, whatever the circumstances today and in the future.

[Register for Internet Banking](#)

[Discover our Banking app](#)

Why we're changing opening hours

Why are we making these changes?

As a mutual member-owned organisation, we're always looking at how we can serve our members better.

That means listening to our members when they tell us how much they value their local Nationwide branch. And it means recognising that our branches offer something important. There are times in all our lives, when being able to talk to someone face to face makes a difference. Especially when we need help to make the right decisions with our money or to get through some of life's tougher challenges.

That's why we remain committed to our branches. And why we renewed our promise to continue to maintain at least one branch in every town and city we're currently in, until 2023. It's a promise we're keeping.

But branches aren't the only way we can serve our members

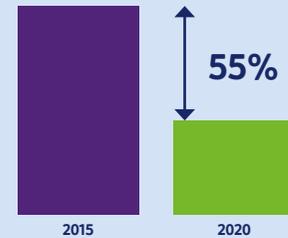
Long before the pandemic, the number of people visiting Redruth branch had been steadily declining; we saw a drop of **55%** between 2015 and 2020. It's also the case that **71%** of Redruth branch members are already registered for online banking. **67%** of Redruth branch members use the branch exclusively.

The pandemic, and the changes it enforced on us, then opened our eyes to all the different ways we could serve our members needs from our branches. Even when they couldn't physically visit them. We believe this is the future that we need to adapt to so that all our members can use Nationwide in whatever way suits them best – online, on the phone and in branch.

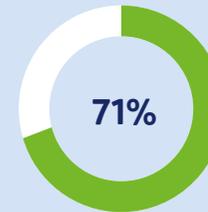
So, from **Monday 29 November 2021**, on **Wednesday** and **Friday**, when we know Redruth branch is less busy, the branch will be closed on these days. It means our colleagues will be able to support the needs of even more members, whether that's responding to their online messages, answering calls or offering video-link appointments to those who need help with more complex financial products, such as mortgages.

And it's by using this branch in new and different ways, serving both the members who want to visit us and the members who don't, that we can ensure it's sustainable into the future.

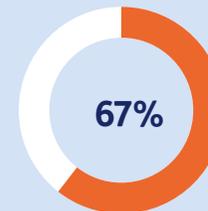
Fall in branch transactions



% of Redruth members registered for online banking



% of members exclusively using Redruth



Please note that the data was gathered pre-lockdown.

Important information

We're part of something called the 'Access to Banking Standards', which means that if we ever reduce the opening hours of a branch by more than 30% over a year, we do so responsibly. The overarching principle of the standard is:

Customers and relevant stakeholders of a bank branch that is reducing their opening hours by more than 30% over one year, will be provided with clear, understandable, accessible documentation and information about that specific change in opening hours as soon as the bank is able to do so. Also, what it will mean for them and how they can continue to bank following its reduced opening hours.



Working with our communities

Even though we know it's the best thing to do, we do appreciate that changing the opening hours of our Redruth branch will affect the local community. Which is why we're working to understand the impact of changing the opening hours of the branch and how we can ensure we're still offering our members the very best service.



We'll share any feedback we've received before we change the branch opening hours.

We're here to help

How to get in touch with us about this change in opening hours



If you want to speak to someone about our change in opening hours our Regional Director **Andrew Manning** will be more than happy to help.

openinghourqueries@nationwide.co.uk

Or give your branch a call on **0345 266 0415**

How you choose to bank with us is up to you



Like the idea of going digital with your day-to-day banking, but don't know where to start? Our online 'Digital know-how with Nationwide' sessions will talk you through everything you can do with digital banking from the comfort of your own home. You can **find out more and register**.



Want to sort it all out from the comfort of your own home? Just log on to Internet Banking on nationwide.co.uk which is available 24/7.



Want to chat to us without having to travel? Or are you on the move and need to speak to someone? No problem, give us a call on **03457 30 20 11**.



Check your balance and pending transactions, search your statements, make fast, simple payments and more with our Banking app.



If there are times when you can't come into branch, then the branch can come to you. Our video appointment service enables you to have face-to-face sessions with us on mortgage applications, investment planning and understanding equity release. You can make an appointment by giving us a call on **03457 30 20 10**.

And we'd love to hear what you think about the new ways to bank with us

If you've got any feedback about the new branch opening times, or about any of the different ways to bank with us, we'd really like to hear it. Remember, we're your Society and your experiences shape what we do.

Your Feedback

| Member Feedback | Stakeholder Feedback | Who we contacted |
|--|---|---|
| <p>We received no feedback from members about the change to the opening hours of Redruth branch</p> | <p>We received no feedback from stakeholders about the change to the opening hours of Redruth branch</p> | <p> Your local MP  Your local councillor at Cornwall Council  Your councillors at Redruth Town Council</p> <p>We received no feedback about the change to opening hours</p> |

What next?

Redruth branch will be changing its opening hour from **Monday 29 November 2021**.

We've listened to all the feedback from stakeholders and members about the changes to our opening hours. We still believe that by using this branch in new and different ways, serving both the members who want to visit us and the members who don't, we can ensure it's sustainable into the future and for the benefit of everyone.

Glossary

| | |
|---|--|
| Our whole membership | You're a member if you have a current account, mortgage or savings account with us. |
| Branch members | Exclusive: Members who have only used this branch to carry out financial transactions at the counter or at the cash machine between June 2020 to June 2021. |
| % decline in branch usage over 5 years | The percentage change in transactions carried out at our counters between 2015 and March 2020. We chose this timeframe to provide a full 5 year review prior to the impact of the pandemic. |
| Post Office | Nationwide Current account members can withdraw cash at the Post Office. |
| Access to Banking Standards | This sets out best practice guidelines for banks considering closing branches or reducing opening hours significantly. To find out more you can visit lendingstandardsboard.org.uk/other-voluntary-standards/access-to-banking-standard |
| Transactions | In this instance, transactions refers to over the counter transactions only. |
| % of branch members registered for online banking | This is based on the percentage of members who are registered for our Internet Bank in June 2021, that have used this branch to carry out financial transactions over the counter or at the cash machine in the last 12 months. |