Post Office®
An alternative and convenient way for you to deposit, withdraw and exchange cash

The Post Office supports your day to day basic banking needs at more, local and convenient locations.

Your needs

A local place to deposit cheques and cash, withdraw cash, get change and obtain a balance.

Our solution

The Post Office will allow you to carry out your basic banking needs at a local alternative location.

Benefits

- 99% of the UK population is within three miles of a post office.
- Personal, Business and Commercial customers can pay in cheques to their account at any post office counter.
- You can pay up to £2,000 cash into your account at any post office. You can also pay in up to a maximum of £250 in coins.
- You can withdraw cash via your debit card if you are a Business or Personal customer at any post office.
- You can get a printed balance of your account at any post office with a chip and PIN card.

Considerations

- Each post office is subject to individual cut-off times and the level of service may differ at each location. Funds deposited at the post office don't give immediate value.
- Cash paid in through a post office will be added to a NatWest account when the bank receives it, which is normally the next working day if deposited before 7pm. Please note sometimes it may take a little longer for cash to reach us from a post office.
- Cheques paid in through a post office will be added to a NatWest account when the bank receives them, which is normally two working days when deposited before a post office individual cut-off time, and normally three working days for cheques deposited after cut-off time. Please note sometimes it might take a little longer for cheques to reach us from a post office. The cheques will follow the normal cheque clearing cycle once we have received them from the post office.
- Business customers will need to register through their regular point of contact to use the Change Giving Service. Once registered with their nominated a post office they'll receive a change giving card, enabling them to transact. The registration process can take up to 15 days to complete. All change request order requests for the Post Office require 24 hours' notice.

Is the Post Office for you?

You might consider Post Office if you:

- need to deposit cash and cheques
- need change for your business.
- withdraw cash (for customers with a chip and PIN debit card)

How it works

Making a deposit – preparation
A pay-in slip for the cash you want to deposit in your account. A separate slip is needed for cheques.

Locate your nearest post office
You can find out where the nearest post office is by searching their website at **postoffice.co.uk/branch-finder**.

Making the deposit
Approach the post office counter and advise you want to make a deposit. Hand over the cash and pay-in slip. For cheques, you'll need to put these and the pay-in slip into a NatWest-branded envelope that will be given to you at the post office.

For those customers that have a Visa debit card, cash deposits can be made using your debit card. Any deposits done this way will get value immediately.

Proof of deposit
Once complete, the post office will hand you a receipt containing the information of your deposit. Please check this to make sure the details are correct. If depositing cash, you'll have the pay-in slip handed back as well.

Working with you
We've teamed up with the Post Office to make it simpler and easier for you to withdraw cash and pay in money. It's a handy alternative to visiting a branch, giving our customers access to a network of 11,600+ post offices.

Your challenges
- Need to deposit cash and cheques.
- Need to withdraw cash.
- Need change for your business.

Our solution
- You can deposit up to £2,000 in cash (greater amounts can be arranged at some larger post offices, which you can arrange with your regular point of contact).
- If you have a valid chip and PIN debit card you can withdraw from a post office up to your daily limit.
- Registering for the Post Office Change Giving service allows you to get your change more locally.

Product specifications
- **Cheque deposit**: cheques need to be separate from any cash pay-in.
- **Cash deposits**: cash limit of £2,000 per day and £250 of full bags of coin for denominations of less than a £1. (eg £5 of 5p and 10p.)
- **Change Giving**: valid Change Giving card – 24 hours' notice to transact.
- **Balance enquiry**: valid chip and PIN debit card required.

Additional Information
- Depositing cash.
- Depositing cheques.
- Change Giving.

Explanation
- A pre-printed pay-in slip is needed for each deposit. Credits paid in before the cut-off time will be credited next working day. If paid in after the cut-off time, this will be paid in next working day +1.
- If you have a Visa debit card, you can make cash deposits using this and not need a credit slip. Deposits made this way are credited immediately.
- A pre-printed pay-in slip and branded envelope are required. Cheques must be in sterling and not mixed with cash. Deposits normally take two working days plus normal cheque clearing cycle. Longer if cut off times are missed.
- Registration required, which can take up to 15 working days. Once registered, 24 hours' notice is required for the change order to be received at a post office.

Fees and charges apply, please speak to your Relationship Manager for more details.

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