

The Post Office Network Report **2018**

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

The Post Office Network Report **2018**

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



Post Office Limited is registered in England and Wales. Registered number 2154540.
Registered Office is 20 Finsbury Street, London. EC2Y 9AQ.
Post Office and the Post Office logo are registered trade marks of Post Office Limited.

Copyright 2018 The Post Office

contents

Size and makeup of the network / 04

- Number of branches / 04
- Quarterly change in network size / 05
- Change in branches by region / 05
- Percentage of branches in rural, urban & urban deprived / 05
- Regional proportion of each type of branch / 06
- Regional changes in rural branch numbers / 06
- Regional changes in urban branch numbers / 07
- Branch contract types / 07

Accessibility of the network/ 08

- Compliance with Government's minimum network access criteria / 08
- Accessibility performance / 09
- Accessibility to branch network for key groups / 09

Products and services available / 10

- Government Servives / 10
- Mails / 11
- Telecoms / 12
- Financial Services / 12
- Bank accounts services / 14
- Royal Mail products, stamps & services / 15

About this report

This report provides information about the Post Office network and customer accessibility at the end of March 2018 as required under Provision 11 of the Postal Services Act 2011. It is sent to the Secretary of State for Business, Energy & Industrial Strategy who will lay a copy of the report before Parliament. Specific information in this report for the network at the end of March 2018 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.

Size and make-up of the network

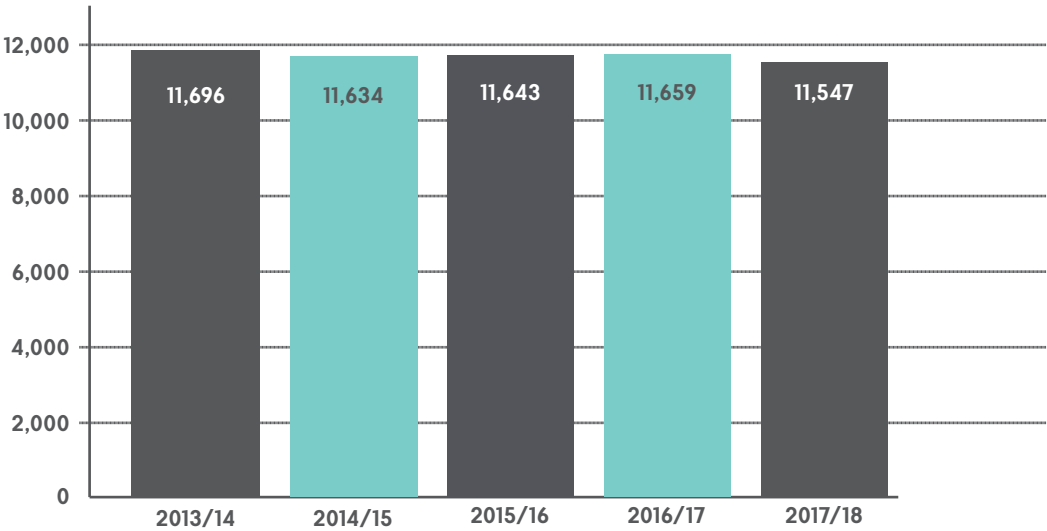
The Post Office network serves communities, individuals, families and businesses. It is a key element of the UK’s infrastructure; meeting the need for postal, financial, government and telecoms services.

Maintaining the size and accessibility of the network is a key policy aim of Post Office Limited and at the end of March 2018 there were 11,547 branches. Based in local communities, the Post Office has a unique reach across all areas of society - for example almost 93% of people in the UK live within a mile of a Post Office branch, 99.7% within three miles and 99.6% of those living in deprived urban communities live within a mile of a Post Office branch.

At the end of March 2018, there were 262 Directly Managed branches that are run by Post Office Limited employees. The remainder of the network is made up of 11,285 branches that are run on an agency basis.

Amongst the Post Office branches operated on an agency basis there are different Post Office branch models. These range from outreach services (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 postmasters alongside their retail offer, and larger franchise branches (for example those operated by the Spar or WH Smith). Branches are classified as rural and urban within this report for both 2016/17 and 2017/18 based on the latest information available to facilitate year on year comparisons.

Number of Post Office branches



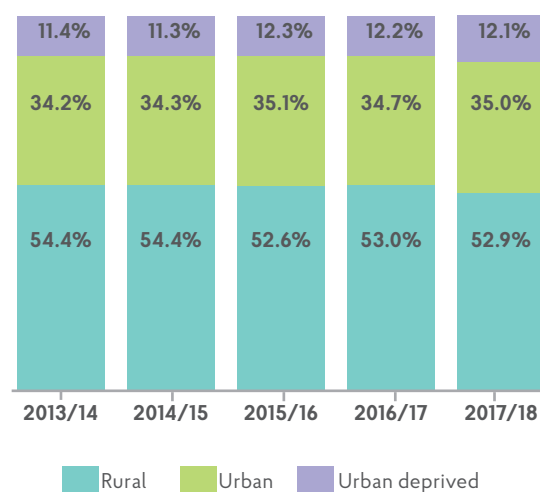
Quarterly change in network size over recent years

Date	Total	Net change	% quarterly change
31.03.08	13,567	-485	-3.45%
30.06.08	13,165	-402	-2.96%
30.09.08	12,524	-641	-4.87%
31.12.08	12,046	-478	-3.82%
31.03.09	11,952	-94	-0.78%
30.06.09	11,956	4	0.03%
30.09.09	11,942	-14	-0.12%
31.12.09	11,923	-19	-0.16%
31.03.10	11,905	-18	-0.15%
31.06.10	11,872	-33	-0.28%
30.09.10	11,832	-40	-0.34%
31.12.10	11,847	15	0.13%
31.03.11	11,820	-27	-0.23%
31.06.11	11,798	-22	-0.19%
30.09.11	11,785	-13	-0.11%
31.12.11	11,801	16	0.14%
31.03.12	11,818	17	0.14%
31.06.12	11,816	-2	-0.02%
30.09.12	11,799	-17	-0.14%
31.12.12	11,783	-16	-0.14%
31.03.13	11,780	-3	-0.03%
31.06.13	11,742	-38	-0.32%
30.09.13	11,717	-25	-0.21%
31.12.13	11,718	1	0.01%
31.03.14	11,696	-22	-0.19%
31.06.14	11,686	-10	-0.09%
30.09.14	11,631	-55	-0.47%
31.12.14	11,627	-4	-0.03%
31.03.15	11,634	7	0.06%
30.06.15	11,597	-37	-0.32%
30.09.15	11,566	-31	-0.27%
31.12.15	11,609	43	0.37%
31.03.16	11,643	34	0.29%
30.06.16	11,648	5	0.04%
30.09.16	11,645	-3	-0.03%
31.12.16	11,633	-12	-0.10%
31.03.17	11,659	26	0.22%
31.06.17	11,582	-77	-0.66%
31.09.17	11,559	-23	-0.20%
31.12.17	11,536	-23	-0.20%
31.03.18	11,547	11	0.10%

Change in Post Office branches by region in 2017/18

Region	No of branches at end of March 2017	No of branches at end of March 2018	Net Variance	% of loss/gain
North East	497	490	-7	-1.4
North West	1,117	1,119	2	0.2
Yorkshire and The Humber	963	951	-12	-1.2
West Midlands	906	900	-6	-0.7
South West	1,293	1,268	-25	-1.9
South East	1,389	1,373	-16	-1.2
London	661	662	1	0.2
East of England	1,136	1,116	-20	-1.8
East Midlands	882	879	-3	-0.3
Northern Ireland	481	485	4	0.8
Scotland	1,403	1,398	-5	-0.4
Wales	931	906	-25	-2.7
Total	11,659	11,547	-112	-1

Percentage of Post Office branches in rural, urban and urban deprived areas out of the total number of Post office branches 2013/14 to 2017/18



Regional proportion of each type of Post Office branch at the end of March 2017

	% rural		% Urban other		% urban deprived		% urban deprived out of all urban offices	
	2016/17	2017/18	2016/17	2017/18	2016/17	2017/18	2016/17	2017/18
North East	49.9	49.6	30.0	30.8	20.1	19.6	40.2	38.9
North West	34.9	34.6	41.1	41.6	24.0	23.8	36.9	36.3
Yorkshire and the Humber	48.3	49.3	34.7	33.4	17.0	17.2	32.9	34.0
West Midlands	40.6	40.7	41.6	41.8	17.8	17.6	29.9	29.6
South West	67.8	68.1	27.2	27.0	4.9	4.9	15.4	15.3
South East	50.4	50.4	45.7	45.4	3.9	4.2	7.8	8.4
London	1.2	1.1	79.1	80.1	19.7	18.9	19.9	19.1
East of England	61.5	61.0	34.9	35.3	3.6	3.7	9.4	9.4
East Midlands	61.9	61.8	29.6	30.1	8.5	8.1	22.3	21.1
NI	66.9	66.4	14.6	15.7	18.5	17.9	56.0	53.4
Scotland	66.2	65.6	23.7	24.0	10.1	10.4	30.0	30.4
Wales	68.0	68.3	17.5	17.5	14.5	14.1	45.3	44.6
Total	53.0	52.9	34.7	35.0	12.2	12.1	26.0	25.8

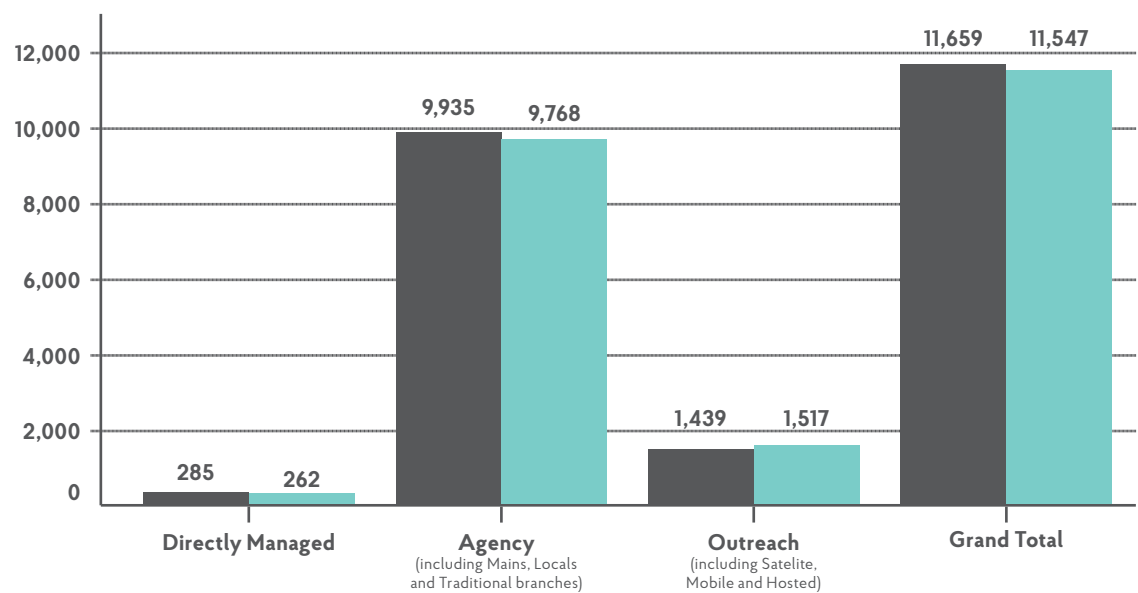
Regional changes in rural Post Office branch numbers.

Region	Rural at end of March 2017	Rural at end of March 2018	Net change	% of loss/gain
North East	248	243	-5	-2.0
North West	390	387	-3	-0.8
Yorkshire and The Humber	465	469	4	0.9
West Midlands	368	366	-2	-0.5
South West	877	864	-13	-1.5
South East	700	692	-8	-1.1
London	8	7	-1	-12.5
East of England	699	681	-18	-2.6
East Midlands	546	543	-3	-0.5
Northern Ireland	322	322	0	0.0
Scotland	929	917	-12	-1.3
Wales	633	619	-14	-2.2
Total	6,185	6,110	-75	-1.2

Regional changes in urban Post Office branch numbers

Region	Urban deprived at the end of March 2017	Urban deprived at the end of March 2018	Net change	%loss/gain	Urban other at the end of March 2017	Urban other at the end of March 2018	Net change	%gain
North East	100	96	-4	-4.0	149	151	2	1.3
North West	268	266	-2	-0.7	459	466	7	1.5
Yorkshire and The Humber	164	164	0	0.0	334	318	-16	-4.8
West Midlands	161	158	-3	-1.9	377	376	-1	-0.3
South West	64	62	-2	-3.1	352	342	-10	-2.8
South East	54	57	3	5.6	635	624	-11	-1.7
London	130	125	-5	-3.8	523	530	7	1.3
East of England	41	41	0	0.0	396	394	-2	-0.5
East Midlands	75	71	-4	-5.3	261	265	4	1.5
Northern Ireland	89	87	-2	-2.2	70	76	6	8.6
Scotland	142	146	4	2.8	332	335	3	0.9
Wales	135	128	-7	-5.2	163	159	-4	-2.5
Total	1,423	1,401	-22	-1.5	4,051	4,036	-15	-0.4

Post Office branches in 2016/17 and 2017/18



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 have been reconfirmed by successive Governments since.

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.

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 Citizens Advice 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.

Compliance with Government's minimum network access criteria, at the end of March 2018

The Government's national 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

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
2017/18 Performance	99.7%	92.8%	99.6%	98.3%	98.7%	7*

*The Postcode District (PCD) accessibility can be impacted by a single branch not providing service at the time of the reporting. In this instance there were short term service issues affecting 3 PCDs and service has since resumed. The other cases were in HS8, PA31, BT92 and HS3 Postcode Districts and progress is being made on restoring services. The current position is:

- HS8 - The service at Howmore is relocating to new premises with the re-opening planned for the summer 2018.
- PA31 - The service at Ardfarn and Tayvallich have closed following resignations, new replacement services are being worked on and the plan is to re-open soon.
- BT92 - The service at Derrylin closed following resignation, a solution is being worked on with a view to opening in the Autumn 2018.
- HS3 - Communication issues are affecting the service at Amhuinnsuidhe, a solution is being sought

Accessibility to the Post Office branch network for key groups across the UK at the end of March 2018

The Postal Services 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 2018 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	93.0%	99.7%
Disadvantaged individuals	99.0%	99.9%
Individuals with incomes (<10k)	97.5%	99.9%
Individuals with incomes (<20k)	97.7%	99.9%
Individuals with disabilities	95.3%	99.8%
Individuals over the age of 65	91.8%	99.6%

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

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 2018. 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 & 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.

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 5,000 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. 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.
Biometric Residence Permit collection service	Selected branches	Customers who have processed their application for a Biometric Residence Permit prior to entering the UK can apply to collect the permit from selected Post Office branches.
GOV.UK Verify service	On-Line only	Customers seeking access to services on GOV.UK are able to do so via Post Office's Verify service. The Post Office is one of eight companies offering this form of identity assurance. Once verified customers are able to use a single username and password to access a growing number of services across government. The service is only available online.
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 and the border region of Scotland, can be paid for in branches where there is local demand in those areas.

Further information on the products and services available from Post Office can be found at [postoffice.co.uk](https://www.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 Parcelforce Worldwide express ⁴⁸ large – selected branches only
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 Parcelforce Worldwide express ⁴⁸ large – selected branches only
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	Most branches	Drop & Go – a free, fast-track service aimed at small businesses, online sellers and anyone sending mail regularly. Customers top-up a prepaid card online or in-branch, drop-off their items in branch and ‘go’. The branch will process their items on the same day they are dropped-off, deducting funds from the customers’ card as they go and the customer can view their transaction history and manage their account online.
Additional postage services	All branches	Articles for the Blind, HM Forces letters (British Forces Post Office) etc.
Philatelic	Selected branches	Royal Mail special issue stamps and associated products, such as presentation packs and first day covers (stocked based on demand)
Local Collect/ Convenient Delivery	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/ Convenient 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 and Tracked Returns
Redirection	All branches	Mail redirection service for customers who are moving home.

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	Affordable line rental service with Unlimited weekend calls to UK landlines and low call rates. 12 month contract. Simple application process at most Post Office branches, online or by phone.
Unlimited Broadband	Most branches	Totally unlimited usage broadband service, free Wi-Fi router, available coverage, unlimited weekend calls to UK landlines, minimum 18 month contract. Simple application process at most Post Office branches, online or by phone.
Unlimited Fibre Broadband	Most branches	Totally unlimited usage fibre broadband service (up to 38Mb/sec), free Fibre Wi-Fi router, available coverage, unlimited weekend calls to UK landlines, minimum 18 month contract. Simple application process at most Post Office branches, online or by phone.
Unlimited Fibre Broadband Plus	Most branches	Totally Unlimited Broadband, Average peak time speed: 11Mb, Wi-Fi router and Unlimited weekend calls to UK landlines. Choice of contract lengths available. Simple application process at most Post Office branches, online or by phone.
UK & International 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.
Post Office Directory Enquiries (118 855)		Customers can save money by using a more affordable alternative to more costly 118 services. One flat rate service charge for one number enquiry.

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 and Business banking	All branches	Post Office offer a range of core services – cash deposit, cash withdrawal, change giving and cheque handling – in a standardised and sustainable manner, to Personal bank customers of virtually all the retail banks in the UK (serving their full-service accounts as well as Basic Bank Account customers) and Corporate customers of a number of business banks. All these services are provided through a ‘Banking Framework’ which has been established to ensure continuity, standard service and consistent operational provision to every bank.
Cash machines	Selected Branches	Around 2,700 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 the Post Office Multi-Currency card, 3,600 branches offer a range of currencies on demand. An additional 1,400 branches offer Euro and Dollars on demand as well as Turkish Lira in the Summer with a further 4,000 offer Euros on demand. Currencies can be pre-ordered in any Branch or Online for collection at any branch.
Travel insurance	Selected Branches	Single Trip, Annual Multi-Trip and Backpacker products available. Premier Travel Insurance available in selected Post Office branches. The full Travel Insurance range, including Super Economy, Economy, Standard, Premier and Premier Plus available on-line and over the phone
Travel Money Card	Selected branches	Post Office Multi-Currency Travel Money Card offers the security of travellers’ cheques with the convenience of plastic making it a secure, convenient way to carry foreign currency. You can load the card with up to 13 Currencies – including Euro, US Dollar and Sterling – and then use it in restaurants and bars around the world that welcome Mastercard. The Travel Money Card App makes it easy to Top up, check balances and recent transactions.
Moneygram	All branches	International money transfer service, customers can send money to over 200 countries, with the cash available in minutes worldwide.
International Payments	Online and large values via call 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.
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.)

Products and services available at the Post Office

Service	Availability	Description
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	Post Office Current 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 come with a Visa Debit card.
Mortgages	Applications can be made on-line or by phone (customer detail capture available in branches)	Post Office offers a comprehensive range of mortgages for first-time buyers, home movers and re-mortgages, applications can be made on-line or by phone and customer details can be captured via branches.
Credit Card	Information in most branches, online and via the phone.	The Post Office Money Credit Cards offers a range of credit cards offering balance transfers and unique benefits for those travelling abroad. Information is available in the majority of branches and customers can apply online or by phone.
Personal Loans	Online only	The Post Office Money personal loan offers flexible borrowing between £1,000 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	Applications in branch, on-line, by phone or post depending on the product	The Post Office offers a fixed rate (1 & 2yr terms) and variable rate (with 12 months' bonus) cash ISA: applications by phone, post or at main Post Office branches. An online ISA (1 & 2yr terms) is also offered. A Junior ISA is also available, which is a stocks and shares Junior ISA: applications on-line.
Growth Bonds	Selected branches	Fixed term bond product offering 1, 2 & 3 yr terms. Apply by post, or at main Post Office branches.
Reward Saver	Selected branches	Variable interest rate product with a bonus for the first 12 months. Free withdrawal by providing 30 days' notice. Apply by post, online or at main Post Office branches.
Instant Saver	Selected branches	Easy access variable rate product with a bonus for the first 12 months. Apply by post or at main Post Office branches. Access to over 60,000 LINK cash machines
Car Insurance	On-line and via the phone*	Car Insurance can be purchased on-line and over the phone. Information is also available in branches, information and quotations are also available via price comparison websites.
Home Insurance	On-line and via the phone*	Home Insurance can be purchased on-line and over the phone. Information is also available in branches. Information and quotations are also available via price comparison websites.
Van and Motorcycle Insurance	On-line and via the phone*	Van and Motorcycle Insurance can be purchased on-line and over the phone. Information is also available in branches, information and quotations are also available via price comparison websites.
Life Insurance and Over 50s Life cover	On-line and via the phone*	Life Insurance can be purchased on-line and via the phone. Post Office branches hold information to introduce the service to customers.
Pet Insurance and Business Insurance	On-line and via the phone*	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.
Post Office Budget card plus	All branches	Customers can take control of household budgeting by putting a little money aside regularly to cover household bills and spread the cost of Christmas and other gifting occasions. Customers save what they can between a minimum of £2 and maximum of £250 in multiples of £1 up to the annual limit of £3,000 every year – the card can then be used to pay for selected Post Office services like car tax, telephone bill or One4all Gift Cards and can also be used in selected High Street stores and on line.

* information available in branches

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)
Cashplus	Yes	Yes	Yes	No
Allied Irish Bank	Yes	Yes	Yes	Yes
Bank of Ireland	Yes	Yes	Yes	Yes
Bank of Scotland	Yes	Yes	Yes	Yes
Barclays	Yes	Yes	Yes	Yes
cahoot	Yes	Yes	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	Yes	Yes
Halifax	Yes	Yes	Yes	Yes
Handelsbanken	Yes	Yes	Yes	No
HSBC	Yes	Yes	Yes	Yes
Lloyds Bank	Yes	Yes	Yes	Yes
Metro (business customers)	No	No	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	Yes	Yes	Yes	Yes – Deposit slip not required
TSB Bank	Yes	Yes	Yes	Yes
Ulster Bank	Yes	Yes	Yes	Yes
Virgin Money	Yes	Yes	Yes	No
Yorkshire Bank	Yes	Yes	Yes	Yes

Royal Mail Group Limited products, stamps and services available at Post Office branches* (end March 2018)

1st class stamps (individual)	Parcelforce Worldwide global priority	Parcelforce Worldwide Contract / Prepaid 9
2nd class stamps (individual)	Parcelforce Worldwide British Forces Post Office parcels	Parcelforce Worldwide Contract / Prepaid 10
Other stamps	Parcelforce Worldwide ireland express	Parcelforce Worldwide Contract / Prepaid 12
1st class stamp book	Parcelforce Worldwide consignment subsequent item	Parcelforce Worldwide Contract / Prepaid 24
2nd class stamp books	Special Stamps Sheets	Parcelforce Worldwide Contract / Prepaid 48
Stamps books vending	Coin Covers	Parcelforce Worldwide Contract / Prepaid global express
Royal Mail Signed For® Stamp	Commemorative, Smiler Sheets	Parcelforce Worldwide Contract / Prepaid global priority
Royal Mail Special Delivery Guaranteed® Stamp	First day envelopes	Parcelforce Worldwide Contract / Prepaid ireland express
First Class Labels	Mini Sheets	Parcelforce Worldwide Contract / Prepaid British Forces Post Office Parcels
Second Class Labels	Presentation packs	Articles for the Blind
Royal Mail Signed For® 1st Class (sale and accept)	Prestige Stamp Books	Parcelforce Worldwide euro priority return
Royal Mail Signed For® 2nd Class (sale and accept)	Special Stamps Retail Books	Parcelforce Worldwide Contract euro returns
Royal Mail Special Delivery Guaranteed by 9am® (sale and accept) – also with Saturday Guarantee	Stamps Cards	Parcelforce Worldwide contract euro priority (Parcelforce Contract Global priority)
Royal Mail Special Delivery Guaranteed by 1pm® (sale and accept) – also with Saturday Guarantee	Annual products including Yearbook / Yearpack	Overseas stamped mails
International Standard	Christmas Stamps Retail Books	Overseas meter mails
International Tracked® (sale and accept)	Convenient Delivery	
International Signed (sale and accept)	International Reply paid Coupons (redemption only)	
International Tracked & Signed (sale and accept)	Local Collect	
International Economy	Poste Restante	
Redirection / International Redirection – consumer	The following products are also accepted at Post Office branches	
Redirection / International Redirection – business	On Line Postage (parcels)	
Special Circumstances redirection	On Line Postage (letter)	
Home Shopping Returns/parcel returns/returns high volume	1st class/2nd class letter stamped items	
HM Forces letters (British Forces Post Office <2kg)	1st class/2nd class Small and Medium Parcels Meters (franked) pouches	
Parcelforce Worldwide express 9	1st class/2nd class letter (franked) mail	
Parcelforce Worldwide express 10	1st class/2nd class Small and Medium Parcels (franked mail)	
Parcelforce Worldwide express AM	Bulk postings franked mails	
Parcelforce Worldwide express 24	Bulk postings stamped mails	
Parcelforce Worldwide express 48	Postage Paid Impression bagged mails	
Parcelforce Worldwide express 48large	Prepaid Stationery	
Parcelforce Worldwide Sundayexpress	Special delivery Business Response by 9am	
Parcelforce Worldwide global value	Special delivery Business Response by 1pm	
Parcelforce Worldwide global express	Response services (FREEPOST & BUSINESS REPLY)	
Parcelforce Worldwide global economy	International Business Response Service (Outbound)	

* Some services are only available at selected branches



Post Office Limited is registered in England and Wales. Registered number 2154540.
Registered Office is 20 Finsbury Street, London. EC2Y 9AQ.
Post Office and the Post Office logo are registered trade marks of Post Office Limited.