

**Post Office Limited**

The Post Office  
Network Report  
**2019**

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 2019 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 2019 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](http://corporate.postoffice.co.uk) including the Annual Report and Financial Statements.

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# 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 2019 there were 11,638 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 99.4% of those living in deprived urban communities live within a mile of a Post Office branch.

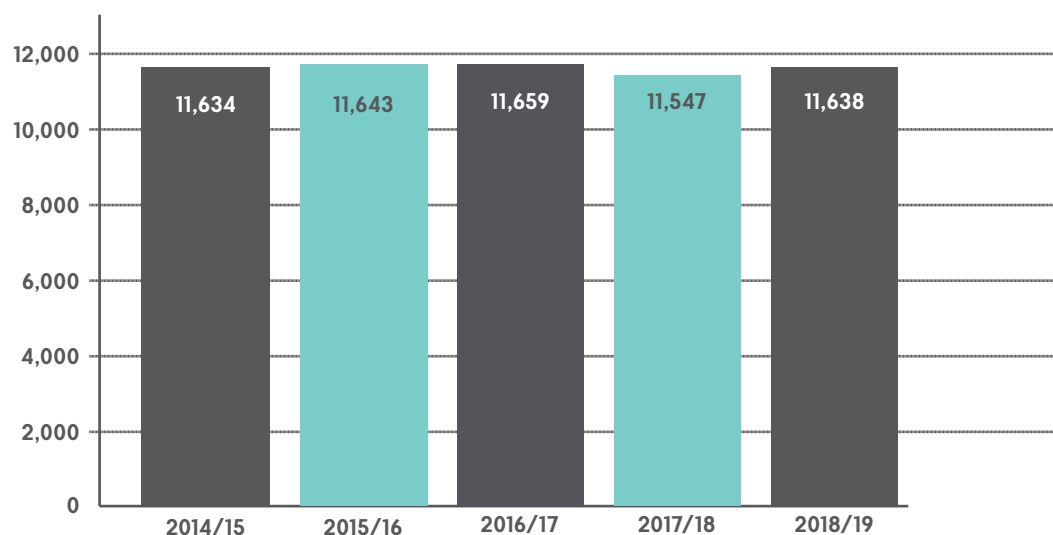
At the end of March 2019, there were 191 Directly Managed branches that are run by Post Office Limited employees. The remainder of the network is made up of 11,447 branches that are run on an agency basis.

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).

In recent years the Post Office has opened branches in communities where we do not currently provide services, so that we can reach new customers. In 2018/19 there were 328 new branches opened to help ensure the network continues to meet customer needs and expectations.

## Number of Post Office branches



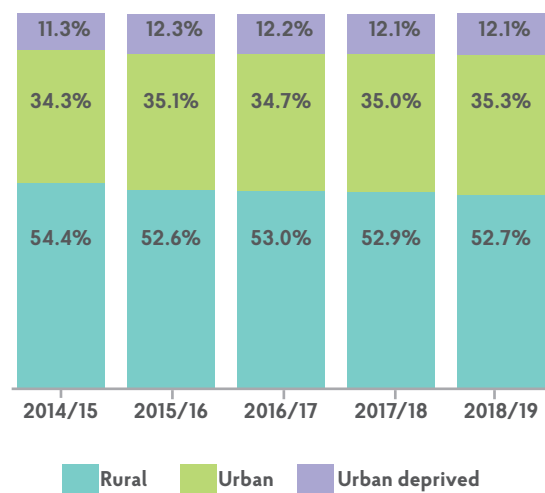
## Quarterly change in network size over recent years

Date	Total	Net change	quarterly change
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%
30.06.18	11,592	45	0.39%
30.09.18	11,557	-35	-0.30%
31.12.18	11,575	18	0.16%
31.03.19	11,638	63	0.54%

## Change in Post Office branches by region in 2018/19

Region	No. of branches at end of March 2018	No. of branches at end of March 2019	Net Variance	% of loss/gain
North East	490	497	7	1.4
North West	1,119	1,111	-8	-0.7
Yorkshire and The Humber	951	951	0	0
West Midlands	900	910	10	1.1
South West	1,268	1,283	15	1.2
South East	1,373	1,382	9	0.7
London	662	675	13	2.0
East of England	1,116	1,134	18	1.6
East Midlands	879	879	0	0
Northern Ireland	485	498	13	2.7
Scotland	1,398	1,388	-10	-0.7
Wales	906	930	24	2.6
<b>Total</b>	<b>11,547</b>	<b>11,638</b>	<b>91</b>	<b>0.8</b>

## Percentage of Post Office branches in rural, urban and urban deprived areas out of the total number of Post office branches 2014/15 to 2018/19



## Regional proportion of each type of Post Office branch at the end of March 2019

	% rural		% Urban total		% Urban other		% urban deprived		% urban deprived out of all urban offices	
	2017/18	2018/19	2017/18	2018/19	2017/18	2018/19	2017/18	2018/19	2017/18	2018/19
North East	49.6	49.7	50.4	50.3	30.8	31.6	19.6	18.7	38.9	37.2
North West	34.6	34.6	65.4	65.4	41.6	42.0	23.8	23.4	36.3	35.8
Yorkshire and the Humber	49.3	48.6	50.7	51.4	33.4	33.6	17.2	17.8	34.0	34.6
West Midlands	40.7	40.0	59.3	60.0	41.8	42.3	17.6	17.7	29.6	29.5
South West	68.1	68.1	31.9	31.9	27.0	27.2	4.9	4.7	15.3	14.7
South East	50.4	50.0	49.6	50.0	45.4	45.8	4.2	4.2	8.4	8.4
London	1.1	0.9	98.9	99.1	80.1	80.1	18.9	19.0	19.1	19.1
East of England	61.0	60.8	39.0	39.2	35.3	35.7	3.7	3.5	9.4	9.0
East Midlands	61.8	61.5	38.2	38.5	30.1	30.5	8.1	8.0	21.1	20.7
Northern Ireland	66.4	65.7	33.6	34.3	15.7	16.3	17.9	18.1	53.4	52.6
Scotland	65.6	65.6	34.4	34.4	24.0	24.1	10.4	10.4	30.4	30.1
Wales	68.3	68.4	31.7	31.6	17.5	17.6	14.1	14.0	44.6	44.2
<b>Total</b>	<b>52.9</b>	<b>52.7</b>	<b>47.1</b>	<b>47.3</b>	<b>35.0</b>	<b>35.3</b>	<b>12.1</b>	<b>12.1</b>	<b>25.8</b>	<b>25.2</b>

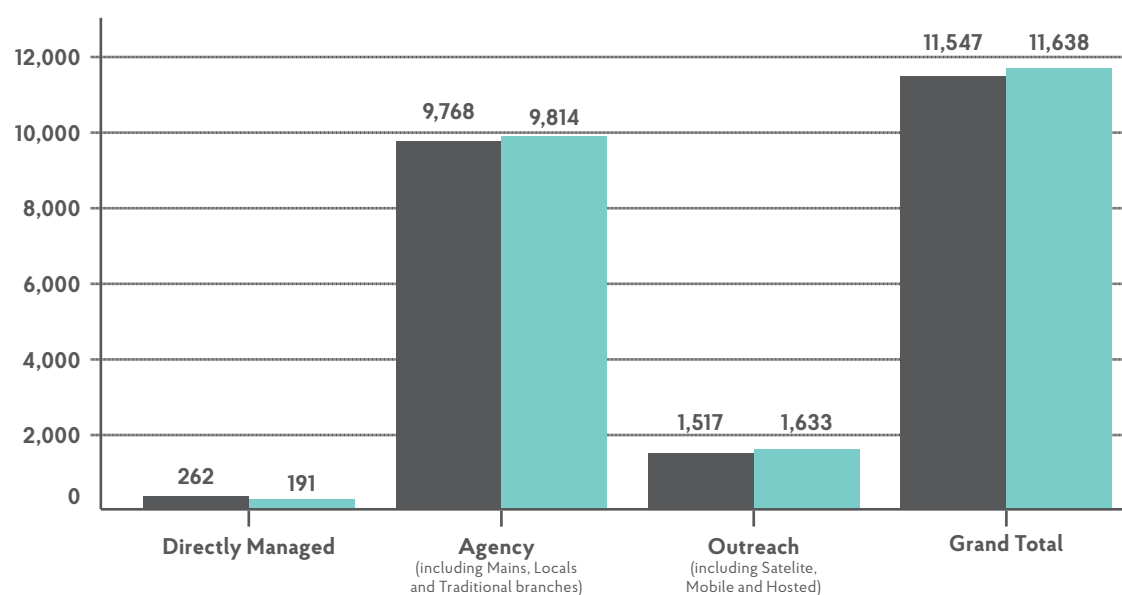
## Regional changes in rural Post Office branch numbers.

Region	Rural at end of March 2018	Rural at end of March 2019	Net change	% of loss/gain
North East	243	247	4	1.6
North West	387	384	-3	-0.8
Yorkshire and The Humber	469	462	-7	-1.5
West Midlands	366	364	-2	-0.5
South West	864	874	10	1.2
South East	692	691	-1	-0.1
London	7	6	-1	-14.3
East of England	681	689	8	1.2
East Midlands	543	541	-2	-0.4
Northern Ireland	322	327	5	1.6
Scotland	917	910	-7	-0.8
Wales	619	636	17	2.7
<b>Total</b>	<b>6,110</b>	<b>6,131</b>	<b>21</b>	<b>0.3</b>

## Regional changes in urban Post Office branch numbers

Region	Urban deprived at the end of March 2018	Urban deprived at the end of March 2019	Net change	%loss/gain	Urban other at the end of March 2018	Urban other at the end of March 2019	Net change	%loss/gain	Urban total at the end of March 2018	Urban total at the end of March 2019	Net change	%loss/gain
North East	96	93	-3	-3.1	151	157	6	4.0	247	250	3	1.2
North West	266	260	-6	-2.3	466	467	1	0.2	732	727	-5	-0.7
Yorkshire and The Humber	164	169	5	3.0	318	320	2	0.6	482	489	7	1.5
West Midlands	158	161	3	-1.9	376	385	9	2.4	534	546	12	2.2
South West	62	60	-2	-3.2	342	349	7	2.0	404	409	5	1.2
South East	57	58	1	1.8	624	633	9	1.4	681	691	10	1.5
London	125	128	3	2.4	530	541	11	2.1	655	669	14	2.1
East of England	41	40	-1	-2.4	394	405	11	2.8	435	445	10	2.3
East Midlands	71	70	-1	-1.4	265	268	3	1.1	336	338	2	0.6
Northern Ireland	87	90	3	3.4	76	81	5	6.6	163	171	8	4.9
Scotland	146	144	-2	-1.4	335	334	-1	-0.3	481	478	-3	-0.6
Wales	128	130	2	1.6	159	164	5	3.1	287	294	7	2.4
<b>Total</b>	<b>1,401</b>	<b>1,403</b>	<b>2</b>	<b>0.1</b>	<b>4,036</b>	<b>4,104</b>	<b>68</b>	<b>1.7</b>	<b>5,437</b>	<b>5,507</b>	<b>70</b>	<b>1.3</b>

## Post Office branches by model types in 2017/18 and 2018/19



# 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 3,000 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 2019

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 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.



## 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
2018/19 Performance	99.7%	92.7%	99.4%	98.2%	98.7%	3*

\*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 service issues affecting 3 PCDs and the position on each is as follows:

HS8 The service at Howmore is experiencing service issues. This is a very deep rural location which makes serving the area difficult but the Post Office continues to work on this.

PA21 Kames and Tighnabruich Post Offices were not trading at the time of the report, but both were then subsequently covered with a mobile van service and a new PO Local service has now opened at Kames.

PH38 - Acharacle Post Office was not able to provide outreach services to Glenfinnan and Lochailort at the time of the report. The locations for the outreaches are in hotels. At Lochailort, the hotel operates on a seasonal basis and the service is now available. Glenfinnan is no longer available for use for the Post Office outreach service.

## Accessibility to the Post Office branch network for key groups across the UK at the end of March 2019

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 2019 accessibility results for each of these categories are shown in this chart:

Criteria	Population within 1 mile of a Post Office branch	Population within 3 miles of a Post Office branch
Small businesses	92.9%	99.7%
Disadvantaged individuals	98.8%	99.9%
Individuals with incomes (<10k)	97.5%	99.9%
Individuals with incomes (<20k)	97.6%	99.9%
Individuals with disabilities	95.2%	99.8%
Individuals over the age of 65	91.6%	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 2019. 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 Indices of Multiple Deprivation available for England, Scotland, Wales and Northern Ireland as of 2014 at 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
<b>Post Office Card Account</b>	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.
<b>Local council services</b>	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.
<b>Car Tax – Motor Vehicle Licence Issue</b>	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.
<b>Driving Licence photocard renewal</b>	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.
<b>International driving permit</b>	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.
<b>Passport Check &amp; Send</b>	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.
<b>Identity checking services</b>	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.
<b>Biometric Residence Permit</b>	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.
<b>Biometric Residence Permit collection service</b>	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.
<b>GOV.UK Verify service</b>	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.
<b>CQC – CRB registration service</b>	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.
<b>Rod fishing licences</b>	All branches based on demand	A range of rod licences can be paid for in branches where there is a local demand in England, Wales and the border region of Scotland.

Further information on the products and services available from Post Office can be found at [postoffice.co.uk](http://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
<b>Letter and Document Services</b>	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.
<b>UK Parcels Guaranteed</b>	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 <b>24</b> (available in selected branches) Parcelforce Worldwide express <b>9</b> (available in selected branches), express <b>10</b> and express <b>AM</b> (available in selected branches) Ireland <b>express</b> (selected branches)
<b>UK Parcels Confirmed</b>	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 <b>48</b> Parcelforce Worldwide express <b>48</b> large – selected branches only
<b>UK Parcels Standard</b>	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 <b>48</b> Parcelforce Worldwide express <b>48</b> large – selected branches only
<b>International Parcels Guaranteed</b>	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 <b>express</b>   Parcelforce Worldwide global <b>priority</b>
<b>International Parcels Confirmed</b>	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
<b>International Parcels Standard</b>	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 <b>value</b> (available in selected branches) Parcelforce Worldwide global <b>economy</b> (available in selected branches)
<b>Drop &amp; Go</b>	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.
<b>Additional postage services</b>	All branches	Articles for the Blind, HM Forces letters (British Forces Post Office) etc.
<b>Philatelic</b>	Selected branches	Royal Mail special issue stamps and associated products, such as presentation packs and first day covers (stocked based on demand).
<b>Local Collect/ Convenient Delivery</b>	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.
<b>Click &amp; Collect/ Convenient Collect</b>	Most branches	Online ordering available for delivery to their local Post Office branch.
<b>Home Shopping Returns</b>	All branches	Acceptance of Royal Mail Home Shopping Returns and Tracked Returns which can be accepted as a pre-printed label or QR code driven where the label is printed in branch (selected retailers only).
<b>Redirection</b>	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 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.
Unlimited Fibre Broadband	Most branches	Totally Unlimited Broadband, Average peak time speed: 36Mb, Fibre 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.
Unlimited Fibre Broadband Plus	Most branches	Totally Unlimited Broadband, Average peak time speed: 63Mb, Fibre 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 virtually every Personal, SME and Business customer of almost every UK bank.  These services are provided through a 'Banking Framework' which has been established to ensure continuity, standard service and consistent operational provision to each participating bank.
Cash machines	Selected Branches	Around 2,400 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	Selected branches	International money transfer service, customers can send money to over 200 countries, with the cash available in minutes worldwide. Available in around 6,500 branches.
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.) In October 2018 Post Office announced its acquisition of Payzone Bill Payments Limited which is now part of the Post Office Group.

## 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.)
Mortgages	On-line or by phone	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.
Credit Card	Information in some branches, apply online	The Post Office Money Credit Cards offers a range of credit cards offering a range of features and benefits. Information is available in some branches and customers can apply online.
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	In branch, on-line, by phone or post depending on the product	The Post Office offers an Online ISA, an Easy Access Cash ISA, a Fixed Rate Cash ISA and a Junior ISA.
Instant Saver	Selected branches	Easy access variable rate product with a bonus for the first 12 months. Apply by post or at selected Post Office branches. Access to over 60,000 LINK cash machines.
Growth Bonds	Selected branches	Fixed term bond product offering 1, 2 & 3 yr terms. Apply by post, or at main Post Office branches.
Motor Insurance	On-line and via the phone*	Car, motorbike and van 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.
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.

\* 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
Starling Bank	Yes	Yes	Yes	No
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 2019)

1st class stamps (individual)	Parcelforce Worldwide global <b>priority</b>	Parcelforce Worldwide Contract / Prepaid <b>9</b>
2nd class stamps (individual)	Parcelforce Worldwide British Forces Post Office parcels	Parcelforce Worldwide Contract / Prepaid <b>10</b>
Other stamps	Parcelforce Worldwide ireland <b>express</b>	Parcelforce Worldwide Contract / Prepaid <b>12</b>
1st class stamp book	Parcelforce Worldwide consignment subsequent item	Parcelforce Worldwide Contract / Prepaid <b>24</b>
2nd class stamp books	Special Stamps Sheets	Parcelforce Worldwide Contract / Prepaid <b>48</b>
Stamps books vending	Coin Covers	Parcelforce Worldwide Contract / Prepaid global <b>express</b>
Royal Mail Signed For <sup>®</sup> Stamp	Commemorative, Smiler Sheets	Parcelforce Worldwide Contract / Prepaid global <b>priority</b>
Royal Mail Special Delivery Guaranteed <sup>®</sup> Stamp	First day envelopes	Parcelforce Worldwide Contract / Prepaid ireland <b>express</b>
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 <sup>®</sup> 1st Class (sale and accept)	Prestige Stamp Books	Parcelforce Worldwide eu <b>priority</b> return
Royal Mail Signed For <sup>®</sup> 2nd Class (sale and accept)	Special Stamps Retail Books	Parcelforce Worldwide Contract eu <b>returns</b>
Royal Mail Special Delivery Guaranteed by 9am <sup>®</sup> (sale and accept) – also with Saturday Guarantee	Stamps Cards	Parcelforce Worldwide contract eu <b>priority</b> (Parcelforce Contract Global <b>priority</b> )
Royal Mail Special Delivery Guaranteed by 1pm <sup>®</sup> (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 <sup>®</sup> (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		
Redirection / International Redirection – business	<b>The following products are also accepted at Post Office branches</b>	
Special Circumstances redirection	On Line Postage (parcels)	
Home Shopping Returns/parcel returns/returns high volume/Labels to Go	On Line Postage (letter)	
HM Forces letters (British Forces Post Office <2kg)	1st class/2nd class letter stamped items	
Parcelforce Worldwide express <b>9</b>	1st class/2nd class Small and Medium Parcels Meters (franked) pouches	
Parcelforce Worldwide express <b>10</b>	1st class/2nd class letter (franked) mail	
Parcelforce Worldwide express <b>AM</b>	1st class/2nd class Small and Medium Parcels (franked mail)	
Parcelforce Worldwide express <b>24</b>	Bulk postings franked mails	
Parcelforce Worldwide express <b>48</b>	Bulk postings stamped mails	
Parcelforce Worldwide express <b>48large</b>	Postage Paid Impression bagged mails	
Parcelforce Worldwide Sundayexpress	Prepaid Stationery	
Parcelforce Worldwide global <b>value</b>	Special delivery Business Response by 9am	
Parcelforce Worldwide global <b>express</b>	Special delivery Business Response by 1pm	
Parcelforce Worldwide globale <b>economy</b>	Response services (FREEPOST & BUSINESS REPLY)	
	International Business Response Service (Outbound)	

\* Some services are only available at selected branches

