

Network Report 2023 (large print)

Bureau de Change

Presented to Parliament pursuant to section 11 of
the Postal Services Act 2011

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This report provides information about the Post Office branch network and customer accessibility as of March 2023 as required under Provision 11 of the Postal Services Act 2011. It is sent to the Department of Business and Trade who will lay a copy of the report before Parliament. Specific information in this report for the network as of March 2023 is provided in accordance with the requirements of the legislation.

The report also includes yearly data sets, which provide updated figures on what has 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.

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Chief Executive statement

At nearly four centuries old, Post Office continues to evolve to meet society's needs and today brings essential services to countless communities – whether that involves posting a letter, taking out cash, or topping up the electricity meter. However, the last few years have been extremely difficult and the post pandemic economy continues to challenge all retailers – including the Post Office.



Post Office has demonstrated incredible resilience over the past year. Beyond the challenging economic climate all sectors of the economy are facing, our business and our Postmasters have had to endure additional challenges. For example, challenges like the 18 days of Industrial Action affecting Royal Mail, decimated confidence in the UK's postal system at the most important trading period of the year.

If industrial action before Christmas was not enough, in the New Year the cyber-attack against Royal Mail presented a new challenge which, almost unbelievably,

knocked out international mail in this country for weeks on end. Instead of being deflated and allowing these challenges to overwhelm us, we were driven by a quiet but unmistakable determination to bounce back stronger as macro trading conditions improved.

This year we have continued to make progress advancing the business, and staying relevant to meet the evolving needs of our customers, our Postmasters and ultimately the UK as a whole.

For example, in partnership with energy providers and our Postmasters we have ensured that individuals, regardless of their circumstances, were able to access vital Government support with their energy bills. The same collaborative approach enabled us to win the Government contract to get vital energy support payments to people in Northern Ireland. We not only got redeemable vouchers to eligible households in Northern Ireland in a 11-week period, our branch network was also a means by which customers could cash or bank their vouchers. This was a great

effort and demonstrated that there is simply no other business in the UK capable of providing support to communities quickly at such a large scale.

I am pleased to report that Post Office continues to deliver a strong and growing network for its customers to access the products and services on which they rely, despite the challenging market conditions within which we operate. With new carriers in the mails market, new digital products like EasyID and new formats like Drop & Collect, as well as operating Banking Hubs in collaboration with Cash Access UK, we are focused on meeting the evolving needs of our customers.

It is very important to note that none of these achievements would have been possible without the support of our Postmasters and retail partners who have, and continue, to support communities across the country, day-in-and-day-out.



Nick Read
CEO, Post Office Ltd.

The Economic and Social Value of Post Office

As an iconic British brand, Post Office has long been part of the fabric of everyday life for people across the United Kingdom. As one of the country's largest retailers, with more than 11,500 branches, Post Office plays a significant role in communities across the United Kingdom, in towns, villages and on high streets across all four nations.

This year we commissioned London Economics to measure the Post Office's social and economic value. The last major piece of similar research pre-dated the introduction of the Banking Framework arrangements in 2017. Since then, it has become ever clearer that the Post Office Network is part of the UK's national infrastructure, not least in helping small businesses, the engine of the UK economy, to thrive.

The national picture is impressive – our economic impact exceeds that of London's

50% of customers believe Post Office fosters a sense of belonging to the community, while social value delivered by Post Office was **16.5x greater** greater than funding received.



Heathrow Airport. Our social impact shows that, for every £1 we receive in subsidy from the Government, we generate £16.50 in return. However, the familiarity and ubiquity of Post Office to people across the country can mask the significant value that the retailer brings to the United Kingdom. With 99% of households in the country living within three miles of a Post Office, it can be easy to consider Post Office branches as unremarkable and as a given.

The report, and the research that underpinned it, reveals both the social value that Post Office delivers to the most vulnerable in society and also the convenience it brings to consumers and businesses. It confirms and expands upon previous research by NERA (2009), London Economics and YouGov (2016), and Public First (2020) that explored the value of Post Office.

Additionally, for the first time, this research also illuminates what had previously been less well understood: Post Office's role as part of the underlying economic infrastructure of the United Kingdom and as an enabler of small and medium-sized enterprises (SMEs). It illustrates that, as well as being an important backstop for the



most vulnerable and excluded groups, Post Office also stimulates and facilitates economic activity at a national, regional and local level.

Further details about the London Economic Report can be found on our corporate website ***www.corporate.postoffice.co.uk***.

Network Reach

Serving millions of customers every week, Post Office is the biggest retail network in the UK and is vital to the UK's infrastructure for postal, financial and government services.



Of the 11,684 Post Office branches open as of the end of March 2023, 11,567 are run by independent operators (largely franchisees) and companies, with the remaining 117 branches run by Post Office Ltd directly. It is also worth noting that Payzone Bill Payments Limited, owned by Post Office, has approximately 13,000 payment outlets in the UK. Together, the two networks provide over 24,000 locations at which customers can pay their household bills quickly and conveniently.

It is evident that continued success of the network is dependent on our ability to provide a greater sustainable mix of Post Office branches and services that offer more choice for Postmasters and our retail partners to meet evolving consumer

needs. We must ensure that we provide the right type of branches, in convenient locations, providing customers with access to the Post Office products and services they need.

We continually develop our branch network to meet the needs of our customers. This year we have continued to roll out our Drop & Collect format. The Drop & Collect format is a lighter, flexible branch proposition that increases our ability to meet the evolving customer demand in the prepaid parcels market. The format is smaller and counter-less, using a handheld device, making it easier for retailers to provide the service and enhancing efficiency for customers, including SMEs who increasingly require prepaid parcel services.

Post Office's strategy for Drop & Collect is to continue to expand this format mainly in urban areas, where customer demand is greatest and growing.

It is important to note that a Drop & Collect branch is not a substitute for a full-

service Post Office, but we do consider it to be a complement to those branches and part of a vibrant, sustainable and viable network. With 232 Drop & Collect branches already open and trading at the end of March 2023, we anticipate that this format will be a key factor in our future ability to sustain our network of 11,500 branches.

Our services

Customers can access over 170 different products and services within branch or online. Our extensive range of products cover financial services including savings, loans, insurance, mortgages and credit cards. In addition, they provide access to Government services such as identity verification, Passport Check & Send and Bill Payments; essential holiday products including holiday travel money and travel insurance plus a wide range of mail services such as Local Collect, Drop & Go, online returns and much more.

This year, we became the first organisation to be accredited to provide digital identity verification for the Right to Work and Right to Rent schemes operated by the Home Office through our EasyID product. We have trialled EasyID for age verification at automated check outs at one of the country's biggest supermarkets, showing the breadth in the range of applications this new product can address. With the Government now taking steps to place digital identity verification on the same level as traditional, paper-based systems, this is a market which is set to grow significantly over the next decade.



A full list of all the services we provide is included within this Report.

Post Office formats

Having the right branches in the right locations to meet evolving customer demand underpins our Network strategy and helps us ensure we meet our access criteria set by UK Government.

Analysing the varying degrees of customer demand, at local level, across the UK, we aim to provide the appropriate level of service for our customers.

There are different types of branches, each of which provides services to meet the needs of their local community including online small businesses and marketplace sellers – an integral part of the UK economy.

Mains & Directly Managed branches provide customers with a wider range of services and are typically located in busier towns and cities.

Local & Traditional branches offer most of our products and services and are often located within a retail premises.



Drop & Collect, a flexible branch format, focuses on the prepaid parcels market, Drop & Collect offers greater flexibility and streamlined provision of services that are provided on a hand-held device. The format helps meet increased customer demand for the convenient return and collection of online shopping.

Outreach Services

In some areas we have an Outreach Post Office – this is a part-time service, normally provided by a core postmaster at an accessible location within a community or via a mobile van visiting the area at the same time and day every week.

Banking services

Post Office has always been - and will remain - committed to providing free, convenient and reliable access to cash for communities and businesses across the UK. As the number one cash provider in the UK, our banking services provide personal and business customers with access to their high street bank account at their local Post Office including withdrawals, deposits, change, cheque deposits and balance enquiries.



Our cash and banking business has been a success story since its introduction in 2017 when we agreed a standardised service with all of the UK's principal banks. These services have enabled millions of people and small business to continue to access free-to-use cash services despite over 5,500 bank branch closures since 2015. They continue to go from strength to strength as we witness the acceleration in banks' closure programmes since the pandemic. Now, thanks to the representations we and others have made to the Government, people's right to access their cash locally and for free will soon be guaranteed in legislation.

Post Office is the first, and currently the only, organisation with the capability, scale, and systems to operate the Banking Hubs owned by Cash Access UK. The Hubs are located in areas with no access to banks so that in addition to the cash services we already provide, customers also have access to representatives of their own bank to perform more complex transactions or obtain financial advice.

Branch focus

Oxshott Post Office

Nishit Patel is postmaster and owner of Oxshott Post Office and store which is located on the High Street in Leatherhead.



Nishit purchased the store and Post Office in 2019 and had planned to completely refurbish it but plans were put on hold following the Covid pandemic. Despite the challenges that he initially faced, the store has now been completely modernised which increased the retail space within the Post Office.

The branch is located conveniently with villagers able to access the store and take advantage of the many Post Office services on offer. With the continuation of bank closures in the area, Oxshott Post Office provides the village with vital access to banking services, allowing customers and local businesses to make withdrawals and deposits into their bank account.

When the village pharmacy closed Nishit, who truly embodies the essence of community spirit and understands the importance of providing access to vital services, stepped in and offered some of his retail space within the store to accommodate a new pharmacy.

Nishit is greatly valued by the local community who visit the Post Office regularly.

Amesbury Post Office

Postmaster Shreyas Patel has operated Amesbury Post Office in Wiltshire since 2009. Shreyas who currently operates 10 other branches across our network is very aware of the importance and value his branches bring to the communities he serves.



Amesbury Post Office, which is located on Salisbury Street within the town, has 5 counters and is open 6 days a week, allowing

customers to access services for over 46 hours a week. With the nearest bank branch over 30 minutes away, the branch is vital to the residents of the town, with customers, many of whom are elderly, able to access banking services to withdraw their cash and make deposits into their accounts.

Customers in Amesbury are also able to use a wide range of other essential services at the branch including Bill Payments, Travel Money and Passport services. The store also offers a range of stationary, greeting cards and toys. Like many retailers, Amesbury Post Office is operating in a very challenging economic climate and the branch has been impacted over the last couple of years following the pandemic by Royal Mail industrial action and the Royal Mail cyber-attack.

Despite the challenges, Shreyas continues to play a significant role within the local community. He appreciates that his branch is more than just another retailer on the high street, more than a place to send a parcel or to withdraw cash, the branch is a resource for the community to rely on and an important part of their everyday life.

North Wembley Drop & Collect

Pratik Shah and his team were excited to open our new format, Drop & Collect, in October 2022 after several customers requested a prepaid parcels service that accepted Royal Mail and Parcelforce returns.

Perhaps because Pratik acted on multiple customers' requests, he was not surprised that Drop & Collect was an immediate success with the local community. With already hundreds of customers regularly using the service each month, customer transactions continue to steadily increase. In fact, since opening Drop & Collect there has been double digit growth in footfall at the convenience store with retail sales increasing by over 10%.

Pratik is keen for the proposition to expand its offering and is pleased that Tracked 24/48 returns will soon be added to Drop & Collect and is now considering how to make more space to extend his business, to make more of the benefits that operating a Drop & Collect already provides.

Making a Difference

With a presence in every community in the UK, Post Office continues to work in partnership with stakeholders and charities to support communities across the UK. For example, Post Office again partnered with the Trussell Trust, a major charity working to end UK hunger and poverty, to help people who need support in winter.

Leveraging one of our core commercial products, cash withdrawals, we committed to give 1p to the Trussell Trust for every withdrawal over our counters from 7 November 2022 to 31 March 2023 raising over £339,000.

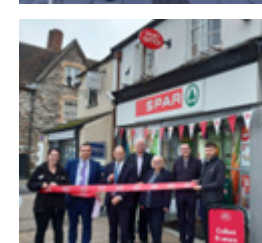
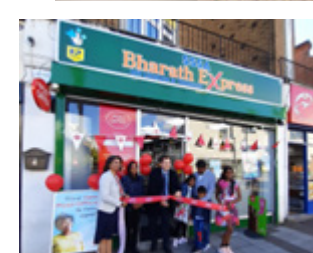
We continued to support DEC appeals this year with over £1.9m of customer donations coming through our branches, the vast majority of that coming in as cash, highlighting the important role cash still plays in society.



We showcased the extent of our network by supporting the Children in Need Rickshaw Challenge and providing cash services to accept their donations across a number of rural locations with our mobile and fixed branches.

Branch Openings

Across the UK, communities have joined with us to celebrate the opening of their new Post Office branches.



Accessibility of the network

The Post Office is committed to meeting the accessibility criteria that were laid down by the Government in 2007.

The criteria cover UK wide accessibility for total, urban, rural and urban deprived populations. Moreover, the criteria 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 NP20 part of the postcode).

Post Office's wide network 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 (March 2023)

The results against these access criteria are shown in the table below. The Government access criteria are:

- 99% of the UK population to be within three miles of their nearest Post Office outlet
- 90% of the UK population to be within one mile of their nearest Post Office outlet
- 99% of the total population in deprived urban areas across the UK to be within one mile of their nearest Post Office outlet
- 95% of the total urban population across the UK to be within one mile of their nearest Post Office outlet
- 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:

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

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.

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 (March 2023)

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
2022/23 Performance (excluding Drop & Collect)	99.59%	92.29%	99.23%	97.49%	97.95%	0
2022/23 Performance (including Drop & Collect)	99.59%	92.48%	99.29%	97.68%	97.97%	0

Accessibility to the Post Office branch network for key groups across the UK as of March 2023

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 2023 accessibility results for each of these categories are shown in the chart below.

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 as of March 2023. 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 (2019), Scotland (2020), Wales (2019) and Northern Ireland (2017) 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 2018 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.

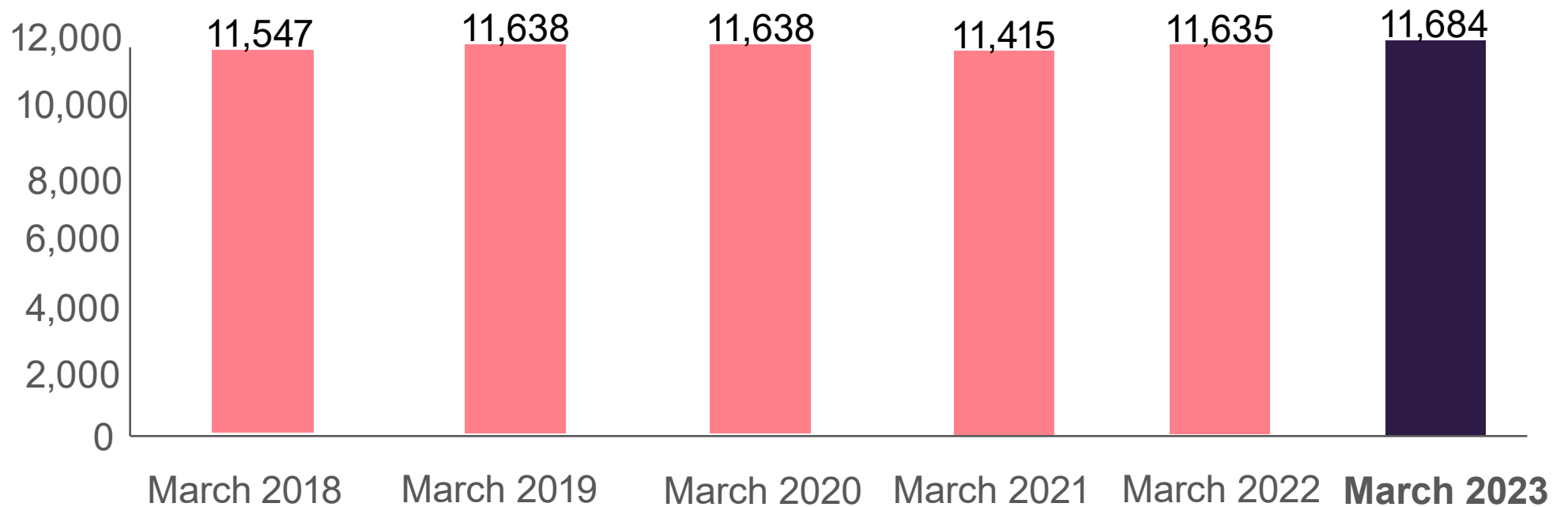
Accessibility Performance (March 2023)

Criteria	% of population within 1 mile of a Post Office branch	% of population within 3 miles of a Post Office branch
Small businesses	92.82%	99.66%
Disadvantaged individuals	98.49%	99.93%
Individuals with low incomes (<10k)	97.36%	99.88%
Individuals with low incomes (<20k)	97.63%	99.88%
Individuals with disabilities	94.03%	99.74%
Elderly individuals	91.46%	99.51%

**NOMIS DLA claimant data updated to November 2018 which is the last update for England, Scotland and Wales. NI has more recent data, although November 2018 detail has been used for alignment.*

Network Tables - March 2023

Total number of open Post Office branches from March 2018 to March 2023



Quarterly change in network size over recent years

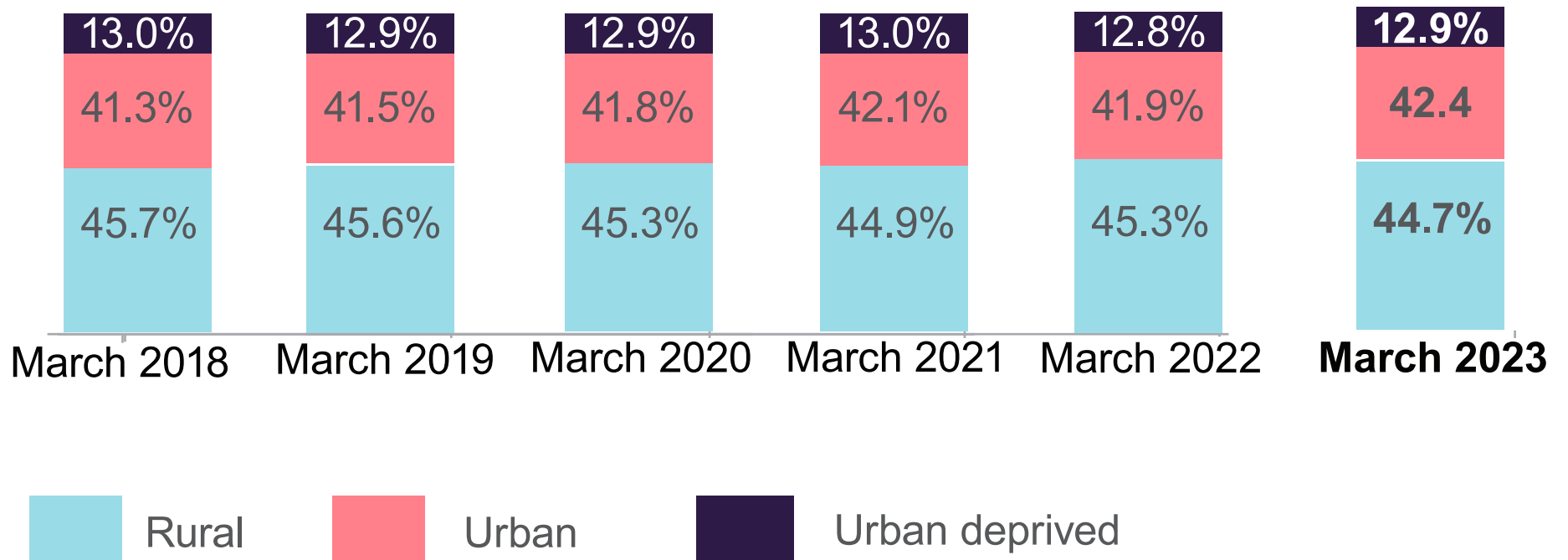
Date	Total	Net change	% Quarterly Change
31.03.17	11,659	26	0.22%
30.06.17	11,582	-77	-0.66%
30.09.17	11,559	-23	-0.20%
31.12.17	11,536	-23	-0.20%
31.03.18	11,547	11	0.10%
30.06.18	11,592	45	0.39%
30.09.18	11,557	-35	-0.30%
31.12.18	11,575	18	0.16%
31.03.19	11,638	63	0.54%
30.06.19	11,592	-46	-0.40%
30.09.19	11,557	-35	-0.30%
31.12.19	11,575	18	0.16%
31.03.20	11,638	63	0.54%
30.06.20	11,635	-3	-0.03%

30.09.20	11,608	-27	-0.23%
31.12.20	11,605	-3	-0.03%
31.03.20	11,638	33	0.28%
30.06.20	11,172	-466	-4.00%
30.09.20	11,391	219	1.96%
31.12.20	11,477	86	0.75%
31.03.21	11,415	-62	-0.54%
30.06.21	11,514	99	0.87%
30.09.21	11,562	48	0.42%
31.12.21	11,596	34	0.29%
31.03.22	11,635	39	0.34%
30.06.22	11,600	-35	-0.30%
30.09.22	11,632	32	0.28%
31.12.22	11,637	5	0.04%
31.03.23	11,684	47	0.40%

Change in Post Office branches by region in March 2023

Region	No. of branches as of March 2022	No. of branches as of March 2023	Net Variance	% of loss/gain
East Midlands	883	873	-10	-1.1
East of England	1,154	1,190	36	3.1
London	687	716	29	4.2
North East	499	494	-5	-1.0
North West	1,093	1,121	28	2.6
Northern Ireland	502	494	-8	-1.6
Scotland	1,334	1,316	-18	-1.3
South East	1,373	1,397	24	1.7
South West	1,270	1,254	-16	-1.3
Wales	967	952	-15	-1.6
West Midlands	916	918	2	0.2
Yorkshire and The Humber	957	959	2	0.2
Total	11,635	11,684		

Percentage of Post Office branches in rural, urban and urban deprived areas out of the total number of Post Office branches March 2018 to March 2023



The chart above and tables below reflect new classifications for the smallest statistical areas measured by the ONS and NISRA. Compared to the same charts and tables published in previous annual network reports, this has resulted in a change in the number of branches previously classified as rural now being classified as urban and vice versa.

Regional changes in urban Post Office branch numbers (March 2023 vs March 2022)

Region	Urban Deprived as of March 2022	Urban Deprived as of March 2023	Net change	% loss/gain
East Midlands	81	82	1	1.2%
East of England	48	53	5	10.4%
London	58	60	2	3.4%
NI	94	91	-3	-3.2%
North East	109	109	0	0.0%
North West	288	297	9	3.1%
Scotland	156	161	5	3.2%
South East	63	65	2	3.2%
South West	74	72	-2	-2.7%
Wales	167	165	-2	-1.2%
West Midlands	165	169	4	2.4%
Yorkshire and The Humber	188	180	-8	-4.3%
Total	1,491	1,504		

Regional changes in urban Post Office branch numbers (March 2023 vs March 2022)

Region	Urban Other as of March 2022	Urban Other as of March 2023	Net change	% loss/gain
East Midlands	340	351	11	3.2%
East of England	471	489	18	3.8%
London	626	654	28	4.5%
NI	116	114	-2	-1.7%
North East	173	170	-3	-1.7%
North West	488	509	21	4.3%
Scotland	482	463	-19	-3.9%
South East	747	769	22	2.9%
South West	395	395	0	0.0%
Wales	224	221	-3	-1.3%
West Midlands	421	426	5	1.2%
Yorkshire and The Humber	387	398	11	2.8%
Total	4,870	4,959		

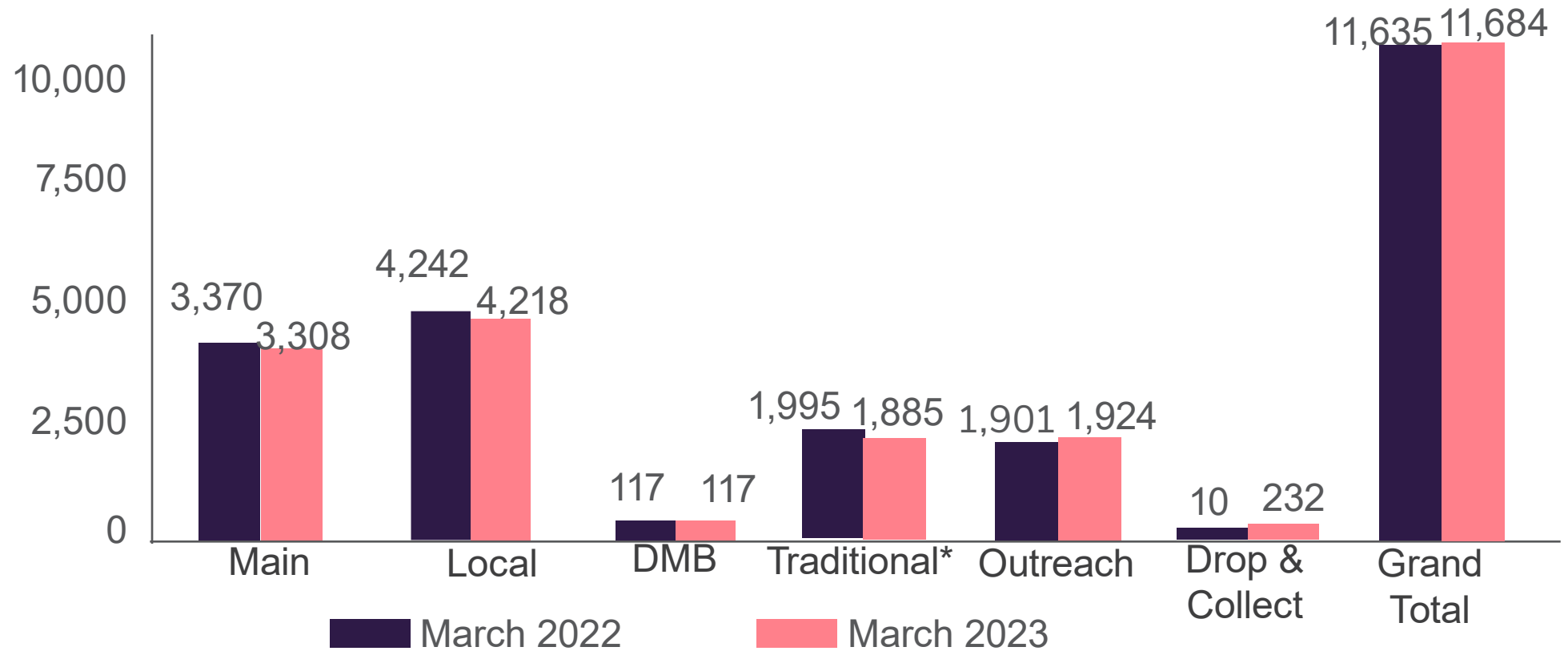
Regional changes in urban Post Office branch numbers (March 2023 vs March 2022)

Region	Urban Total as of March 2022	Urban Total as of March 2023	Net change	% loss/gain
East Midlands	421	433	12	1.4%
East of England	519	542	23	2.0%
London	684	714	30	4.4%
NI	210	205	-5	-1.0%
North East	282	279	-3	-0.6%
North West	776	806	30	2.7%
Scotland	638	624	-14	-1.0%
South East	810	834	24	1.7%
South West	469	467	-2	-0.2%
Wales	391	386	-5	-0.5%
West Midlands	586	595	9	1.0%
Yorkshire and The Humber	575	578	3	0.3%
Total	6,361	6,463		

Regional changes in rural Post Office branch numbers (March 2023)

Region	Rural as of March 2022	Rural as of March 2023	Net change	% loss/gain
East Midlands	462	440	-22	-4.8%
East of England	635	648	13	2.0%
London	3	2	-1	-33.3%
NI	292	289	-3	-1.0%
North East	217	215	-2	-0.9%
North West	317	315	-2	-0.6%
Scotland	696	692	-4	-0.6%
South East	563	563	0	0.0%
South West	801	787	-14	-1.7%
Wales	576	566	-10	-1.7%
West Midlands	330	323	-7	-2.1%
Yorkshire and The Humber	382	381	-1	-0.3%
Total	5,274	5,221		

Post Office branches by model types in March 2022 and March 2023



* Branches that remain on contracts issued before Network Transformation programme

Products & services available at 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
Payment Exception Service	All branches	Vouchers issued by i-movo on behalf of the DWP for the payment of Benefits and Pensions, this is for those customers who are not able to provide a bank account for payment. The vouchers are issued in multiples of £100 and can be presented in three different formats; magnetic card, text message or a PDF email that can be printed, any number of vouchers can be cashed at any one time subject to the branch having enough cash.

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, 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 5000 Post Office branches nationwide.

<p>Driving Licence photocard renewal</p>	<p>Selected branches</p>	<p>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.</p>
<p>International driving permit</p>	<p>Selected branches</p>	<p>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.</p>

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. We offer a paper checking service and a digital service on our tablets where we will help customers complete their application and take their photo.
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.

<p>Rod fishing licences</p>	<p>England and Wales and the border area of Scotland</p>	<p>A range of rod licences can be paid for in branches where there is local demand in England, Wales only and the border area of Scotland.</p>
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Identity Services

The Post Office offers a range of in-branch and online identity verification services.

Service	Availability	Description
Document Certification Service	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.
GOV.UK Verify service	Apply online	Customers seeking access to services on GOV.UK are able to do so via Post Office's Verify service. 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.

<p>Post Office EasyID</p>	<p>Apply online</p>	<p>The Post Office EasyID app gives customers a safe and convenient way to prove their age and identity using a smartphone app that is available on Apple and Google app stores. It takes minutes to set up their reusable digital ID with the app, and once verified can be used to prove age or identity online and in-person.</p>
<p>PASS Card</p>	<p>Apply online</p>	<p>Post Office PASS card, issued by CitizenCard, is an affordable alternative way to prove your age and is accepted as an official form of ID throughout the UK. Customers can only apply for their PASS card online.</p>
<p>Disclosure and Barring Service (DBS) – basic checks</p>	<p>Selected Branches</p>	<p>Customers who want to apply for a basic DBS check and are unsuccessful in passing the GOV. UK Verify online identity verification process, can apply to have their identity verified in a Post Office branch.</p>

CQC - DBS standard and enhanced checks	Selected branches	The Care Quality Commission (CQC) is the independent regulator of all health and social care services in England. Customers who need a Disclose and Barring Service (DBS) check from the CQC can get their application and documents checked at the Post Office to verify their identity.
First Advantage and Atlantic Data - DBS standard and enhanced checks	Selected branches	First Advantage (FADV) and Atlantic Data (ADL) are DBS umbrella body companies that can perform DBS checks on behalf of businesses and organisations. Customers who are required to complete a DBS check with FADV or ADL can get their application and documents checked at the Post Office to verify their identity.
In-Branch Document Verification Service	Selected branches	Clients that require face-to-face identity proofing (for example, as part of right to work in UK or recruitment checks) can sign up to the Post Office In-Branch Document Verification service and have their customers verify their identity in a Post Office branch.

Mails

A range of Royal Mail and Parcelforce Worldwide services are available from Post

Service	Availability	Description
Letter, document and parcels Services	All branches	UK and international letter, document and parcel 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 Guaranteed	All branches	<p>Guaranteed UK services are ideal for a valuable gift or important item or items that need a guaranteed next day delivery:</p> <ul style="list-style-type: none"> • Royal Mail Special Delivery Guaranteed by 9am® • Royal Mail Special Delivery Guaranteed by 1pm® • Parcelforce Worldwide express24 • Parcelforce Worldwide express9, express10 and expressAM

Irelandexpress	Selected branches	Northern Ireland branches only
UK Parcels Confirmed		<p>Confirmed UK services provide extra peace of mind of proof of delivery with a signature:</p> <ul style="list-style-type: none"> • Royal Mail Signed For® 1st Class • Royal Mail Signed For® 2nd Class • Parcelforce Worldwide express48 • Parcelforce Worldwide express48large (selected branches only)
UK Standard	All branches	<p>Standard UK services are reliable and easy to use and offer a range of delivery options for non-valuable items:</p> <ul style="list-style-type: none"> • Royal Mail 1st Class • Royal Mail 2nd Class

<p>International Guaranteed</p>	<p>Selected branches</p>	<p>Guaranteed international services are ideal for fast and secure international delivery, with the added security of end-to-end tracking and online confirmation of delivery:</p> <ul style="list-style-type: none"> • Parcelforce Worldwide globalexpress • Parcelforce Worldwide globalpriority
<p>International Confirmed</p>	<p>All branches</p>	<p>Confirmed international services for extra peace of mind with tracking or signature on delivery:</p> <ul style="list-style-type: none"> • Royal Mail International Tracked® • Royal Mail International Signed® • Royal Mail International Tracked & Signed
<p>International Standard</p>	<p>All branches</p>	<p>Standard International services are reliable and easy to use and offer a range of delivery options:</p> <ul style="list-style-type: none"> • Royal Mail International Standard • Royal Mail International Economy • Parcelforce Worldwide globalvalue (selected branches only) • Parcelforce Worldwide globaleconomy (selected branches only)

Drop & Go	Most branches	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)
Redelivery/ 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 of a missed delivery item at their local Post Office branch.

Local 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 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)
Redirection	All branches	Mail redirection service for customers who are moving home.
Poste restante	Selected branches	Service for people travelling in the UK that allows them to collect their post

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 enveloped deposits, 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	Over 1400 free-to-use cash machines are available at Post Office branches nationwide.
Bank of England Note exchange	Selected branches	Exchange paper Bank of England banknotes from the last series that have been withdrawn from circulation for the same value in current polymer notes.

Bureau de Change	Selected Branches	A wide range of commission free currencies and the Post Office Travel Money Card, 3,600 branches offer a range of currencies on demand. An additional 1,000 branches offer Euro and Dollars on demand with a further 2,200 offering Euros on demand. Currencies can be pre-ordered in selected branches or online for collection at any branch or delivery to home.
Travel insurance	Selected Branches, online and via call centre	Single Trip, Annual Multi-Trip and Backpacker products available. Premier Travel Insurance available in selected Post Office branches. The full Travel Insurance range, including Economy, Standard, Premier available online and over the phone.

Travel Money Card	Selected branches and online	Post Office Multi-Currency Travel Money Card offers the security with the convenience of plastic making it a secure, convenient way to carry foreign currency. You can load the card with up to 23 Currencies – including Euro, US Dollar and Sterling – and then use it in shops, restaurants and bars around the world that welcome Mastercard. The Travel Money Card App makes it easy to freeze the card, 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.
Western Union	Selected branches	International money transfer service, allowing customers to send money to over 200 countries either into bank accounts or have cash collection. Available in over 3,800 branches.

<p>Bill payments</p>	<p>All branches</p>	<p>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 councils/local authorities.) Post Office Limited also owns Payzone Bill Payments Limited, providing around 24,000 over-the-counter bill payment locations across the two networks.</p> <p>Branches enable the charging of electricity and gas meter tokens to enable customers to charge electric keys, Quantum gas cards, and mobile phone top ups (stocks of cards and keys are held at selected Payzone and Post Office outlets for British Gas, EDF and E.ON and replacement tokens for SSE Hydro at a small number of Post Offices in Scotland.)</p>
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Mortgages	Apply online or by phone*	Post Office offers a comprehensive range of mortgages for first-time buyers, home movers and re-mortgages, applications can be made online or by phone.
Banking Hubs	Selected Locations	<ul style="list-style-type: none">• A Banking Hub is a shared bank branch offering cash and banking services.• Customers can access over the counter or automated cash services and meet with community bankers in a private space. The community bankers will share the site, each basing themselves there one day a week.• Customers can speak to their local community banker for face-to-face help with more complicated transactions such as mortgages or balance transfers on a dedicated day of the week (e.g. Barclays on a Monday, HSBC on a Tuesday)

Credit Card	Apply online*	The Post Office Money Credit Card offers a range of features and benefits. Information is available in some branches and customers can apply online.
Personal Loans	Apply online*	The Post Office Money personal loan offers flexible borrowing between £1,000 and £25,000.
Online Saver	Apply online*	The Online Saver offers easy access with unlimited withdrawals.
Online Bond	Apply online*	The Online Bond offers 1,2,3-year terms with a guaranteed fixed return.
ISA	In branch, online, 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.

Bank account services available at Post Office branches (March 2023)

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)
Personal and BBA accounts (If appropriate)				
Adam & Co.	Yes	Yes	Yes	No
Allied Irish Bank (NI)	Yes	Yes	Yes	Yes
Allied Irish Bank (GB)	Yes	Yes	Yes	Yes
Bank of Ireland	Yes	Yes	Yes	Yes
Bank of Scotland	Yes	Yes	Yes	Yes
Barclays	Yes	Yes	Yes	Yes
CAF Bank	No	No	No	Yes

Cahoot	Yes	Yes	Yes	Yes
Cashplus Bank	Yes	Yes	Yes	No
Coutts	Yes	Yes	Yes	Yes
Danske Bank	Yes	Yes	Yes	Yes N. Ireland only
First Direct	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 (RBS)	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*

Royal Mail products, stamps and services available at Post Office branches* (end March 2023)

- 1ST CLASS STAMPS (INDIVIDUAL)
- 2ND CLASS STAMPS (INDIVIDUAL)
- OTHER STAMPS
- 1ST CLASS STAMP BOOK
- 2ND CLASS STAMP BOOKS
- ROYAL MAIL SIGNED FOR[®] STAMP
- ROYAL MAIL SPECIAL DELIVERY GUARANTEED[®] STAMP
- FIRST CLASS LABELS
- SECOND CLASS LABELS
- ROYAL MAIL SIGNED FOR[®] 1ST CLASS
- ROYAL MAIL SIGNED FOR[®] 2ND CLASS
- ROYAL MAIL SPECIAL DELIVERY GUARANTEED BY 9AM[®] – ALSO WITH

** Some services are only available at selected branches*

SATURDAY GUARANTEE

- ROYAL MAIL SPECIAL DELIVERY GUARANTEED BY 1PM[®] – ALSO WITH SATURDAY GUARANTEE
- INTERNATIONAL STANDARD
- INTERNATIONAL TRACKED[®]
- INTERNATIONAL SIGNED
- INTERNATIONAL TRACKED & SIGNED
- INTERNATIONAL ECONOMY
- REDIRECTION / INTERNATIONAL REDIRECTION – CONSUMER
- REDIRECTION / INTERNATIONAL REDIRECTION – BUSINESS
- SPECIAL CIRCUMSTANCES REDIRECTION
- HOME SHOPPING RETURNS/PARCEL RETURNS/RETURNS HIGH VOLUME/LABELS TO GO
- LOCAL COLLECT
- REDELIVERY

- CONVENIENT DELIVERY
- PARCELFORCE WORLDWIDE EXPRESS9
- PARCELFORCE WORLDWIDE EXPRESS10
- PARCELFORCE WORLDWIDE EXPRESSAM
- PARCELFORCE WORLDWIDE EXPRESS24
- PARCELFORCE WORLDWIDE EXPRESS48
- PARCELFORCE WORLDWIDE EXPRESS48LARGE
- PARCELFORCE WORLDWIDE SUNDAYEXPRESS
- PARCELFORCE WORLDWIDE GLOBALVALUE
- PARCELFORCE WORLDWIDE GLOBALEXPRESS
- PARCELFORCE WORLDWIDE GLOBALECONOMY
- PARCELFORCE WORLDWIDE GLOBALPRIORITY
- PARCELFORCE WORLDWIDE BRITISH FORCES POST OFFICE
PARCELS
- PARCELFORCE WORLDWIDE IRELANDEXPRESS

- 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
- INTERNATIONAL REPLY-PAID COUPONS (REDEMPTION ONLY)
- POSTE RESTANTE

THE FOLLOWING PRODUCTS ARE ALSO ACCEPTED AT POST OFFICE BRANCHES:

- ONLINE POSTAGE (PARCELS)
- ONLINE POSTAGE (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

- RESPONSE SERVICES (FREEPOST & BUSINESS REPLY)
- ROYAL MAIL AND PARCELFORCE WORLDWIDE RETURNS AND TRACKED RETURNS
- INTERNATIONAL BUSINESS RESPONSE SERVICE (OUTBOUND)
- PARCELFORCE WORLDWIDE CONTRACT /PREPAID9
- PARCELFORCE WORLDWIDE CONTRACT /PREPAID10
- PARCELFORCE WORLDWIDE CONTRACT /PREPAID12
- PARCELFORCE WORLDWIDE CONTRACT /PREPAID24
- PARCELFORCE WORLDWIDE CONTRACT /PREPAID48
- PARCELFORCE WORLDWIDE CONTRACT /PREPAID GLOBALEXPRESS
- PARCELFORCE WORLDWIDE CONTRACT /PREPAID GLOBALPRIORITY
- PARCELFORCE WORLDWIDE CONTRACT /PREPAID IRELANDEXPRESS
- PARCELFORCE WORLDWIDE CONTRACT /PREPAID BRITISH FORCES POST OFFICE PARCELS
- ARTICLES FOR THE BLIND

- PARCELFORCE WORLDWIDE EUROPRIORITY RETURN
- PARCELFORCE WORLDWIDE CONTRACT EURORETURNS
- PARCELFORCE WORLDWIDE CONTRACT EUROPRIORITY
(PARCELFORCE CONTRACT GLOBALPRIORITY)
- OVERSEAS STAMPED MAILS
- OVERSEAS METER MAILS

