

The Post Office Network Report 2021

**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 branch network and customer accessibility as of March 2021 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 as of March 2021 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 <http://corporate.postoffice.co.uk/> including the Annual Report and Financial Statements.

The number and types of Post Office branches

Post Offices have been providing essential services to communities across the UK for over 380 years. We have over 170 different products and services and handle over 9.5 million customer sessions every week. We are the biggest retail network in the UK and are vital to the UK's infrastructure for postal, financial, government and telecoms services.



Post Office continues to develop its branch network to ensure it meets the evolving needs of customers who go to their local Post Office to collect and post parcels, deposit and withdraw cash and pay their bills. Across the network, many branches are open in the evenings, early mornings and weekends so customers can visit at times suitable to them. Providing the right type of branches, in convenient locations, is essential to ensure customers can

access the Post Office products and services they want, and on which local communities rely.

As a cornerstone of local communities across the UK, the Post Office has a unique reach, with over 99% of the public within three miles of their nearest Post Office and 90% within one mile.

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. Larger Post Offices and Directly Managed Branches provide the full range of services and are typically located in busier towns and cities, and smaller Post Offices provide customers with core services near to where they live or work, often from within a local shop.

Our extensive network ensures we have widespread reach to meet the needs of local communities across the UK. 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.

Outreach Post Offices provide a wide range of services and are ideal branches for many small communities. They are also used when it is not possible to open a full-time branch due to lack of premises or retailers in the local area.



Like many retailers, the impact of the Covid 19 pandemic affected the Post Office branch network. As a result, the Secretary of State for Business Energy and Industrial Strategy granted a waiver which permitted the Post Office to have fewer than 11,500 open branches during the pandemic, until 30 June 2021.

In April 2020, during the first lockdown, several Post Offices closed due to the impacts of Covid 19 and the number of branches dropped to 10,987. However, the Network continued to recover throughout the year and in March 2021 there were 11,415 branches open across the UK. Of these, 118 branches were run by Post Office Ltd directly, with the remaining 11,297 branches being run by independent businesses and companies as franchises.

The impact of the Covid 19 pandemic has been reflected within Appendix 1 of this Report.

We continuously review the branch network to make sure it meets the needs of our customers and, despite the pandemic, in 2020/21 we successfully opened 28 Post Offices in new locations to meet growing customer demand for Post Office services.

Payzone

With 11,500 branches, the Post Office is the largest retail network in the UK and 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.

- Post Office and Payzone Bill Payments services, with ScottishPower Smart Metering, means ScottishPower customers across the UK are able to top up their Smart Meters over the counter at around 24,000 Post Office and Payzone bill payments outlets nationwide.
- A long-term contract with British Gas enables over-the-counter bill payment services for British Gas customers exclusively at Post Office branches and Payzone stores across the UK.
- Contracts with clients such as ScottishPower and British Gas help to secure customer footfall for thousands of Post Offices and Payzone stores, enhancing provision of vital services to their communities, including many of our most vulnerable customers.

More than just a Post Office

Post Office is a commercial business driven by its social purpose. As the hub of many towns and villages across the UK, Post Office understands the important role the local Post Office plays within communities, especially for older people and more vulnerable members of society.

For many, the Post Office remains an important source of social interaction as well as a place to access essential products and services upon which they rely. Postmasters up and down the country offer more than just a range of services, in many cases they are integral to their local communities, making a meaningful impact to society within their towns and villages.

Our Services

Post Office offers over 170 different products and services, spanning financial services including savings, loans, insurance, mortgages and credit



cards; government services; broadband and home phone; travel money*; travel insurance*; bill payments and a wide range of mail services such as Local Collect, Drop & Go, online returns and much more.

Post Office is the number one cash provider in the UK. Our Everyday 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.

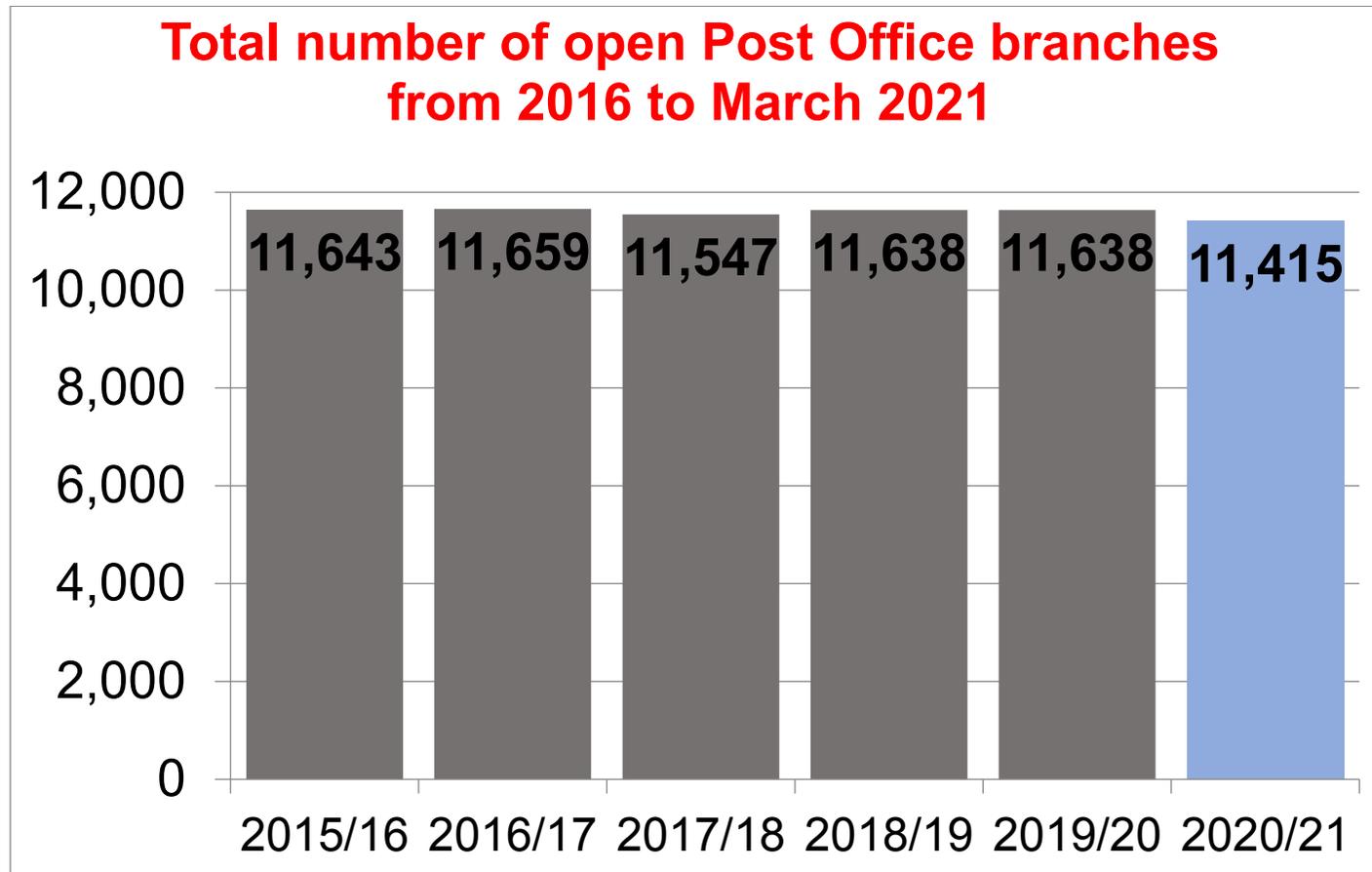
** Restricted service offering during 2020/21 as a result of the pandemic.*

Did you know?

- Post Office's 11,500 branches across the UK provide banking services to customers through the Banking Framework Agreement which is an agreement with the UK's leading banks to ensure customers and small businesses have local access to cash and other key banking services.
- This Agreement has been expanded considerably amidst declining cash volumes. As the largest retail network in the UK, Post Office is able to ensure that communities up and down the country have access to the banking services they need.
- Over £2bn of cash is withdrawn and deposited every month at Post Office branches.
- Annual volumes of cash withdrawals via Post Office counters have grown by 46%, to £7.8bn since the start of the Banking Framework in 2017, and cash deposits by 110% to £22.1bn in the same period.



Size and make-up of the network



Quarterly change in network size over recent years

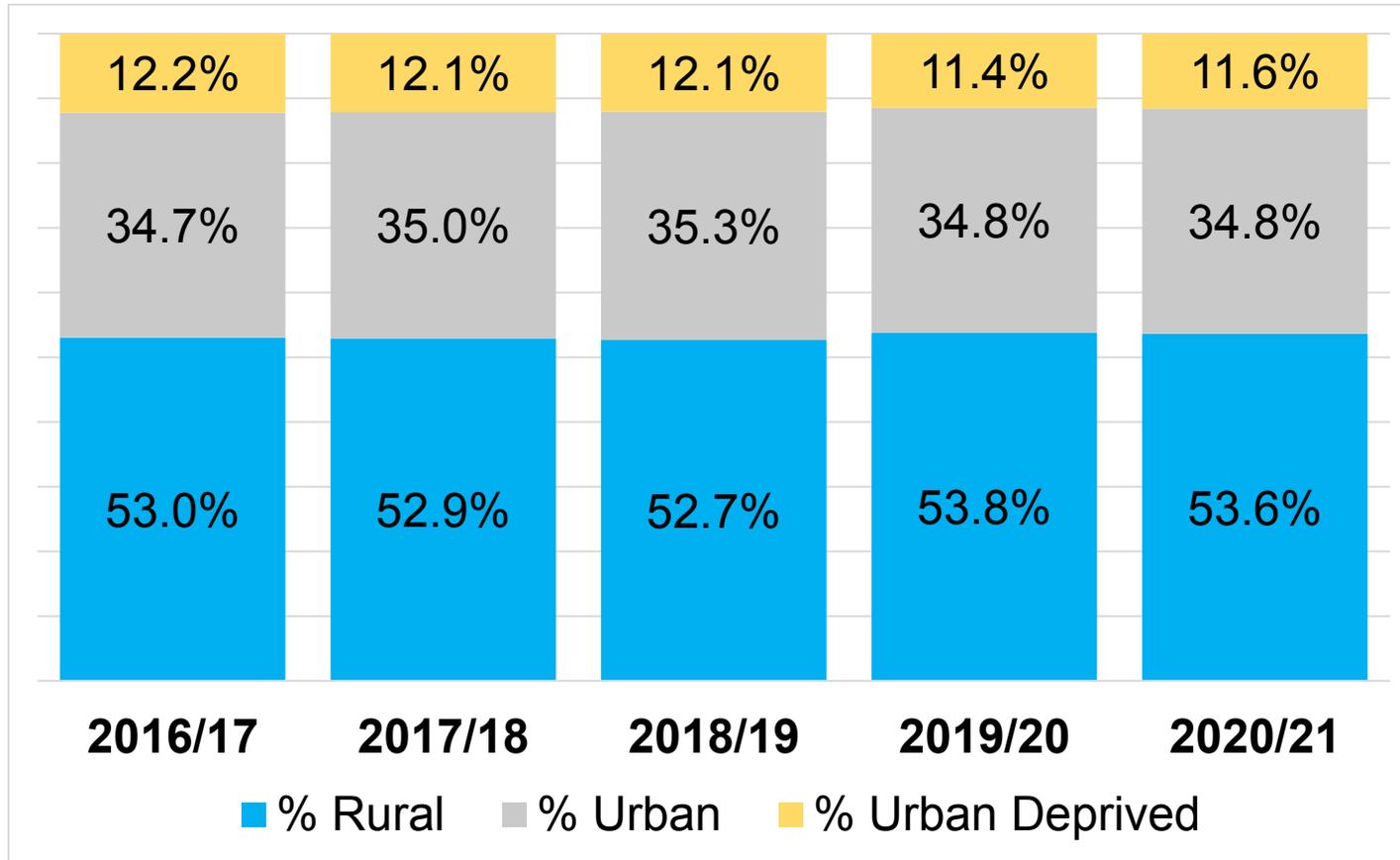
Date	Total	Net change	% Quarterly Change
31.03.16	11,643	34	0.29%
30.06.16	11,648	5	0.04%
30.09.16	11,645	-3	-0.03%
31.12.16	11,633	-12	-0.10%
31.03.17	11,659	26	0.22%
30.06.17	11,582	-77	-0.66%
30.09.17	11,559	-23	-0.20%
31.12.17	11,536	-23	-0.20%
31.03.18	11,547	11	0.10%
30.06.18	11,592	45	0.39%
30.09.18	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%

Change in Post Office branches by region in March 2021

Region	No. of branches as of March 2020	No. of branches as of March 2021	Net Variance	% of loss/gain
East Midlands	878	862	-16	-1.8
East of England	1,144	1,121	-23	-2.0
London	680	663	-17	-2.5
North East	499	494	-5	-1.0
North West	1,113	1,096	-17	-1.5
Northern Ireland	504	494	-10	-2.0
Scotland	1,373	1,321	-52	-3.8
South East	1,372	1,349	-23	-1.7
South West	1,289	1,254	-35	-2.7
Wales	925	933	8	0.9
West Midlands	913	898	-15	-1.6
Yorkshire and The Humber	948	930	-18	-1.9
Total	11,638	11,415		

Percentage of Post Office branches in rural, urban and urban deprived areas out of the total number of Post Office branches 2016/17 to 2020/21



Regional proportion of Post Office branches by location (March 2021)

	% Rural		% Urban Other		% Urban Deprived		% Total Urban	
	2019/20	2020/21	2019/20	2020/21	2019/20	2020/21	2019/20	2020/21
East Midlands	63.6%	63.1%	29.4%	29.7%	7.1%	7.2%	36.4%	36.9%
East of England	61.7%	61.2%	34.6%	35.1%	3.7%	3.7%	38.3%	38.8%
London	0.9%	0.6%	78.2%	78.3%	20.9%	21.1%	99.1%	99.4%
NI	65.7%	65.0%	18.5%	18.8%	15.9%	16.2%	34.3%	35.0%
North East	50.5%	50.2%	32.1%	32.0%	17.4%	17.8%	49.5%	49.8%
North West	34.7%	34.6%	42.7%	42.4%	22.6%	23.0%	65.3%	65.4%
Scotland	65.9%	66.2%	23.1%	22.8%	11.0%	11.0%	34.1%	33.8%
South East	50.8%	51.1%	45.9%	45.6%	3.3%	3.3%	49.2%	48.9%
South West	70.1%	69.5%	25.7%	26.2%	4.3%	4.3%	29.9%	30.5%
Wales	71.0%	71.6%	17.4%	16.9%	11.6%	11.5%	29.0%	28.4%
West Midlands	41.4%	41.0%	41.8%	42.1%	16.8%	16.9%	58.6%	59.0%
Yorkshire and The Humber	50.3%	50.3%	33.2%	33.0%	16.5%	16.7%	49.7%	49.7%

Regional changes in rural Post Office branch numbers (March 2021)

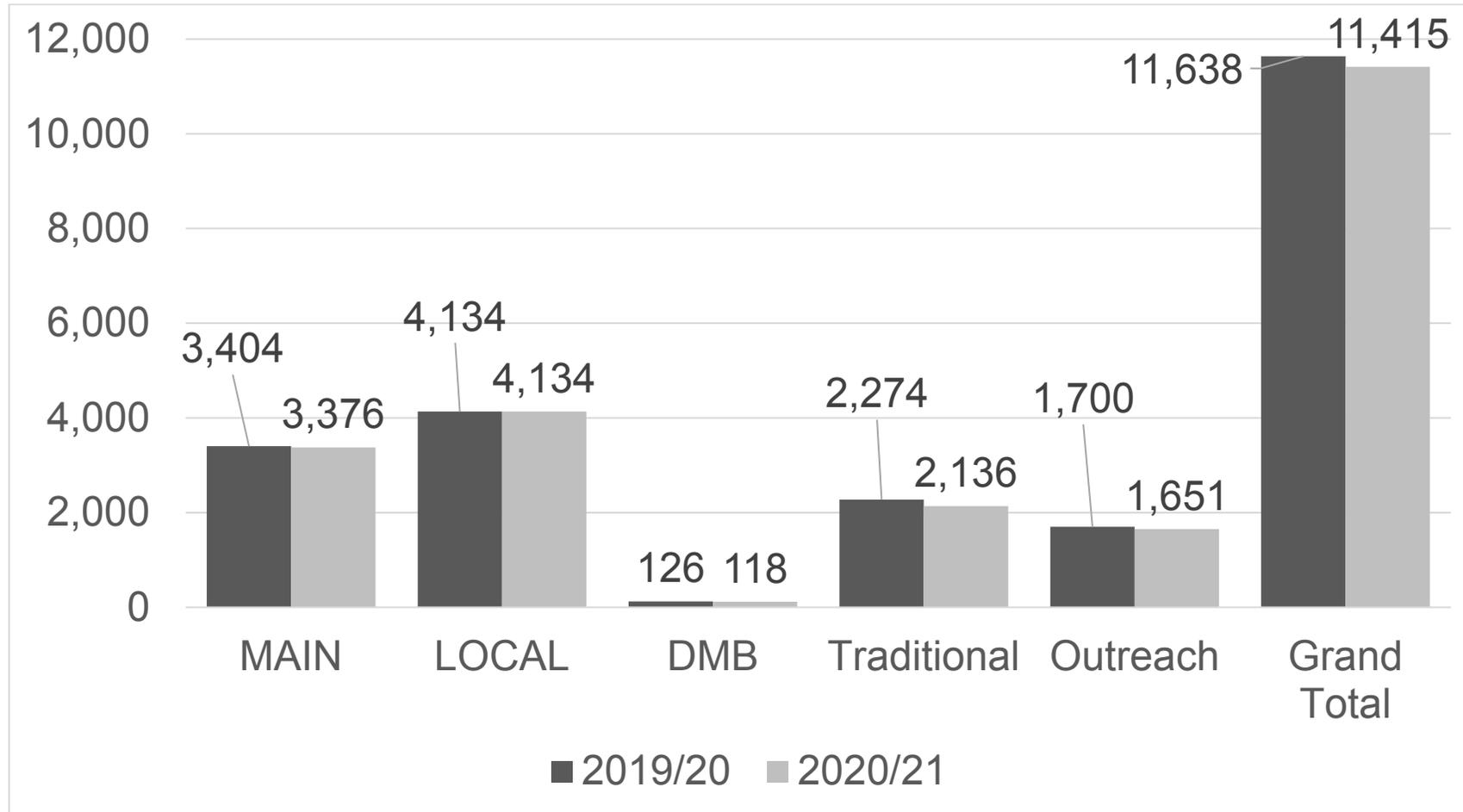
Region	Rural as of March 2020	Rural as of March 2021	Net change	% loss/gain
East Midlands	558	544	-14	-2.5%
East of England	706	686	-20	-2.8%
London	6	4	-2	-33.3%
NI	331	321	-10	-3.0%
North East	252	248	-4	-1.6%
North West	386	379	-7	-1.8%
Scotland	905	875	-30	-3.3%
South East	697	690	-7	-1.0%
South West	903	871	-32	-3.5%
Wales	657	668	11	1.7%
West Midlands	378	368	-10	-2.6%
Yorkshire and The Humber	477	468	-9	-1.9%
Total	6,256	6,122		

Regional changes in urban Post Office branch numbers (March 2021)

Region	Urban Deprived				Urban Other			
	March 2020	March 2021	Net change	% loss/gain	March 2020	March 2021	Net change	% loss/gain
East Midlands	62	62	0	0.0%	258	256	-2	-0.8%
East of England	42	41	-1	-2.4%	396	394	-2	-0.5%
London	142	140	-2	-1.4%	532	519	-13	-2.4%
NI	80	80	0	0.0%	93	93	0	0.0%
North East	87	88	1	1.1%	160	158	-2	-1.3%
North West	252	252	0	0.0%	475	465	-10	-2.1%
Scotland	151	145	-6	-4.0%	317	301	-16	-5.0%
South East	45	44	-1	-2.2%	630	615	-15	-2.4%
South West	55	54	-1	-1.8%	331	329	-2	-0.6%
Wales	107	107	0	0.0%	161	158	-3	-1.9%
West Midlands	153	152	-1	-0.7%	382	378	-4	-1.0%
Yorkshire and The Humber	156	155	-1	-0.6%	315	307	-8	-2.5%
Total	1,332	1,320			4,050	3,973		

	Urban Total			
Region	March 2020	March 2021	Net change	% loss/gain
East Midlands	320	318	-16	-1.8%
East of England	438	435	-23	-2.0%
London	674	659	-17	-2.5%
NI	173	173	-10	-2.0%
North East	247	246	-5	-1.0%
North West	727	717	-17	-1.5%
Scotland	468	446	-52	-3.8%
South East	675	659	-23	-1.7%
South West	386	383	-35	-2.7%
Wales	268	265	8	0.9%
West Midlands	535	530	-15	-1.6%
Yorkshire and The Humber	471	462	-18	-1.9%
Total	5,382	5,293		

Post Office branches by model types in 2019/20 and 2020/21



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 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 (March 2021)

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 2021)

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
2020/21 Performance	99.6%	92.5%	99.3%	97.8%	98%	12

* 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 12 PCDs and the position on each is as follows:

- Postcode District IV13 - Tomatin Post Office is temporarily closed.
- Postcode District IV22 - Achnasheen and Torridon access points are temporary closed as Kinlochewe outreach service has not traded since beginning of March 2020.
- Postcode District IV23 - Lochluichart Post Office is temporarily closed.
- Postcode District IV24 - As the PCDs are neighbouring, the temporary closure of Atlass Post Office in IV27 has had a knock-on impact on the accessibility of IV24.
- Postcode District IV27 - Atlass Post Office is temporarily closed.
- Postcode District IV54 - Impacted by the temporary closure of Plockton Post Office which has not traded since November 2020.
- Postcode District PA29 - Clachan access point reported as Temp Closed in May 2020.
- Postcode District PA31 - Ardfern and Tayvallich outreach services currently remain suspended.
- Postcode District PA47 - Portnahaven Post Office is temporarily closed.
- Postcode District PA73 - Ulva Ferry Post Office temporary closed in January 2021.

- Postcode District PH11 - No customers for Glenisla served by Bridge of Cally Outreach Service.
- Postcode District PH38 - Glenfinnan and Lochailort outreach services are temporarily closed.

Accessibility to the Post Office branch network for key groups across the UK as of March 2021

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 2021 accessibility results for each of these categories are shown in this chart:

Criteria	% of population within 1mile of a Post Office branch	% of population within 3 miles of a Post Office branch
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Small businesses	92.92%	99.73%
Disadvantaged individuals	98.53%	99.94%
Individuals with low incomes (<10k)	97.54%	99.92%
Individuals with low incomes (<20k)	97.64%	99.90%
Individuals with disabilities	95.21%	99.82%
Elderly individuals	91.62%	99.62%

**DLA claimant data updated to November 2018 which is the last update for England, Scotland and Wales. NI as more recent data, but used November 2018 for alignment*

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 2021. 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 and 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 of service
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 5000 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.
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.
Rod fishing licences	England and Wales and the border area of Scotland	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.

Identity Services

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

Service	Availability	Description of service
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.
Disclosure and Barring Service (DBS) – basic checks	Selected Branches	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.
CQC - DBS standard and	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)

enhanced checks		check from the CQC can get their application and documents checked at the Post Office to verify their identity.
GB Group and Atlantic Data - DBS standard and enhanced checks	Selected branches	GB Group (GBG) 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 GBG or ADL can get their application and documents checked at the Post Office to verify their identity.
In-Branch 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 Verification service and have their customers verify their identity in a Post Office branch.

Telecoms

Post Office offers a range of Broadband and Phone products.

Service	Availability	Description of service
Unlimited Broadband	Most branches	Totally Unlimited Broadband, average peak time speed: 11Mb, Wi-Fi router and free calls to other Post Office Home Phone numbers. 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: 38Mb, Fibre Wi-Fi router and free calls to other Post Office Home Phone numbers. 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 free calls to other Post Office Home Phone numbers. 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.

Mails

A range of Royal Mail Group Limited and Parcelforce Worldwide services are available from Post Office branches nationwide.

Service	Availability	Description of service
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®	All branches	
Royal Mail Special Delivery	All branches	

Guaranteed by 1pm®		
Parcelforce Worldwide express24	Selected branches	
Parcelforce Worldwide express9, express10 and expressAM	Selected branches	
Irelandexpress	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	All branches	
Royal Mail Signed For® 2nd Class	All branches	

Parcelforce Worldwide express48	All branches	
Parcelforce Worldwide express48large	Selected branches	
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	All branches	
Royal Mail 2nd Class	All branches	
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 globalexpress	Selected branches	

Parcelforce Worldwide globalpriority	Selected branches	
International Parcels Confirmed	All branches	Confirmed international parcel services for extra peace of mind with tracking or signature on delivery:
Royal Mail International Tracked®	All branches	
Royal Mail International Signed®	All branches	
Royal Mail International Tracked & Signed	All branches	
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	All branches	
Royal Mail International Economy	All branches	
Parcelforce Worldwide globalvalue	Selected branches	
Parcelforce Worldwide globaleconomy	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)
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 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)
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
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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 of service
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.
Bureau de Change	Selected 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 1,000 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. As of today 16 March 2020, the Post Office suspended selling travel insurance due to the Covid-19 pandemic.
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.
Bill payments	All branches	<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>
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.

Credit Card	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	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.
Growth Bonds	Selected branches	Fixed term bond product offering 1, 2 & 3 yr terms. Apply by post, over the phone or at selected Post Office branches.
Instant Saver	Selected branches	Apply Online, over the phone, by post or at selected Post Office branches. Access online, in branch, by phone, ATM or post.

Motor Insurance	Apply online and via the phone*	Car and van insurance can be purchased online and over the phone. Information and quotations are also available via price comparison websites.
Home Insurance	Apply online and via the phone*	Home Insurance can be purchased online and over the phone. Information and quotations are also available via price comparison websites.
Life Insurance and Over 50's Life cover	Apply online and via the phone*	Life Insurance can be purchased online and via the phone. Post Office branches hold information to introduce the service to customers.
Pet Insurance	Apply online and via the phone*	Pet Insurance can be purchased online and via the phone. Post Office branches hold information to introduce the service to customers.

**Information available in some branches*

Bank account services available at Post Office branches (March 2021)

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)				
Cashplus	Yes	Yes	Yes	No
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
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
- AIB (NI)	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
Yorkshire Bank	Yes	Yes	Yes	Yes
Adam & Co.	Yes	Yes	Yes	Yes
Coutts	Yes	Yes	Yes	Yes

Royal Mail Group Limited products, stamps and services available at Post Office branches* (March 2021)

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 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

** Some services are only available at selected branches*

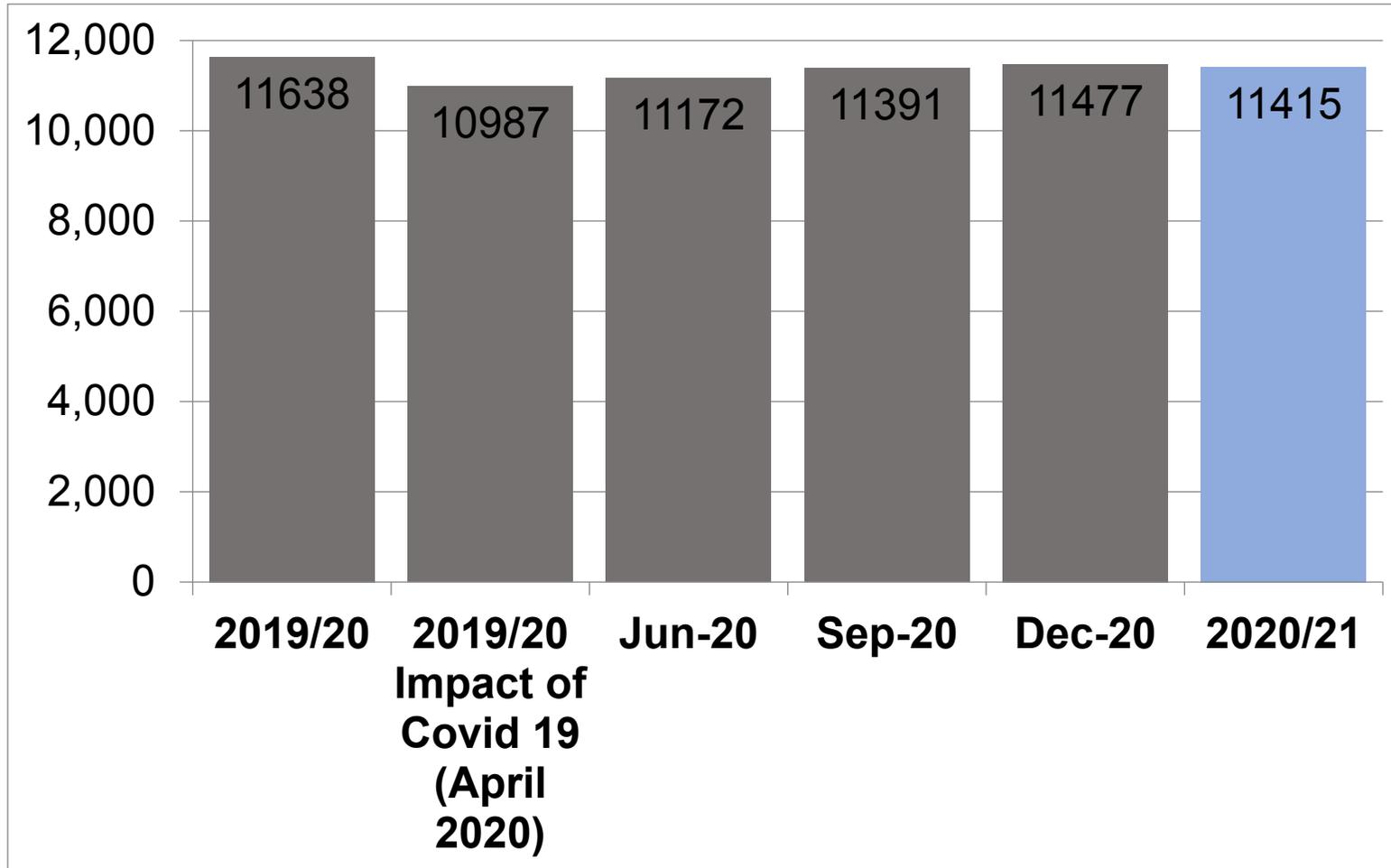
Appendix 1

Post Office was selected as an essential service during the Covid-19 pandemic. Throughout the year we prioritised the health and well-being of customers and staff. We made sure that plans were in place to help Postmasters make the right decision for themselves and staff, in terms of branch opening schedules, based on their health and their ability to help the customers in their community.

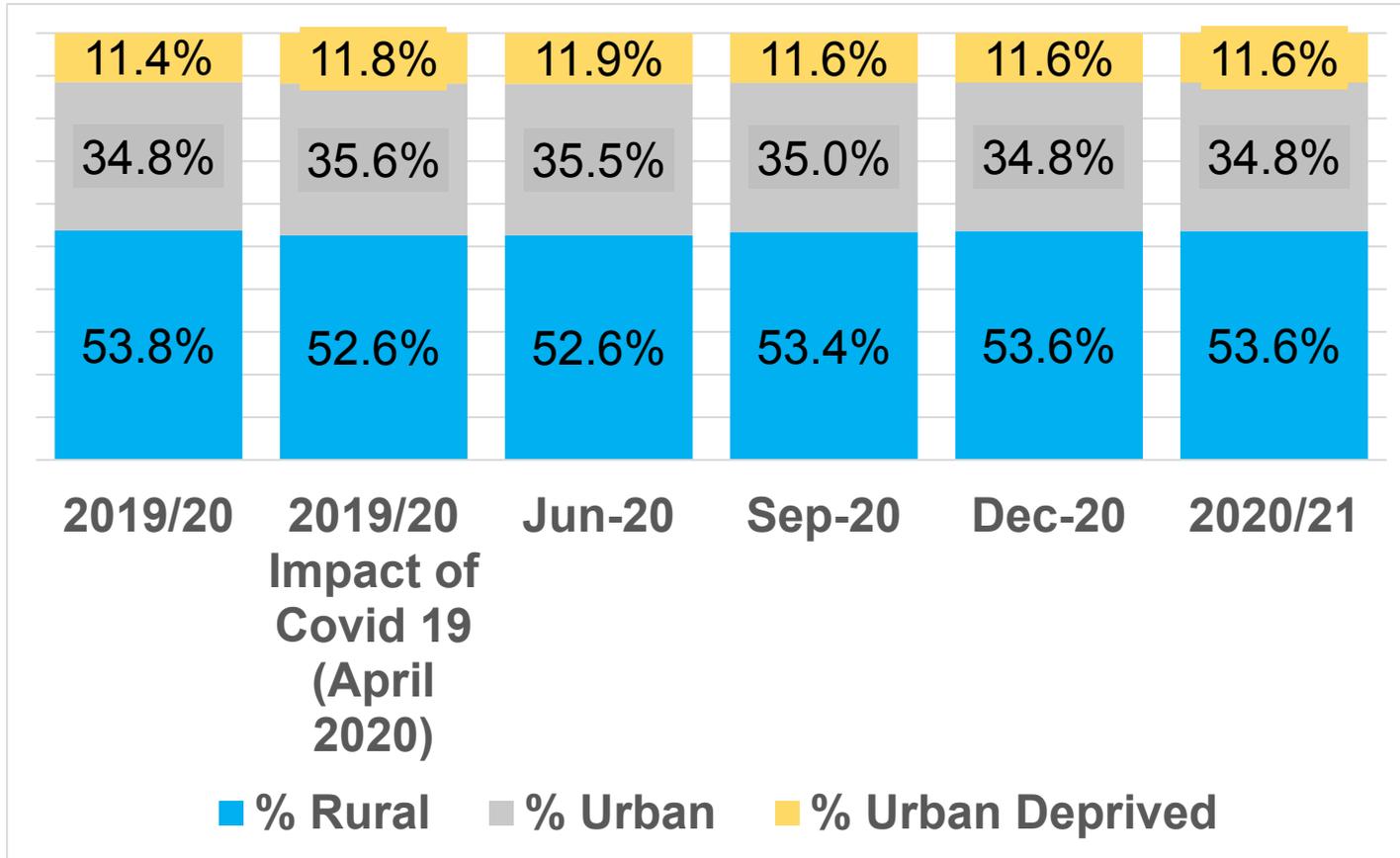
Our branch numbers were unavoidably impacted as a result of Postmasters either being required to close for health reasons, e.g. needing to shield themselves, or restrictions on their premises. Within this reporting period the Secretary of State for Business Energy and Industrial Strategy granted a waiver which permitted the Post Office to have fewer than 11,500 open branches, the waiver remained in place until June 2021.

Throughout the year steps were undertaken to mitigate impact on customers and the network performance against the network access criteria. Throughout the Covid-19 response, the network remained open and trading so that 99% of the public were within 3 miles, 90% within a mile, of a Post Office.

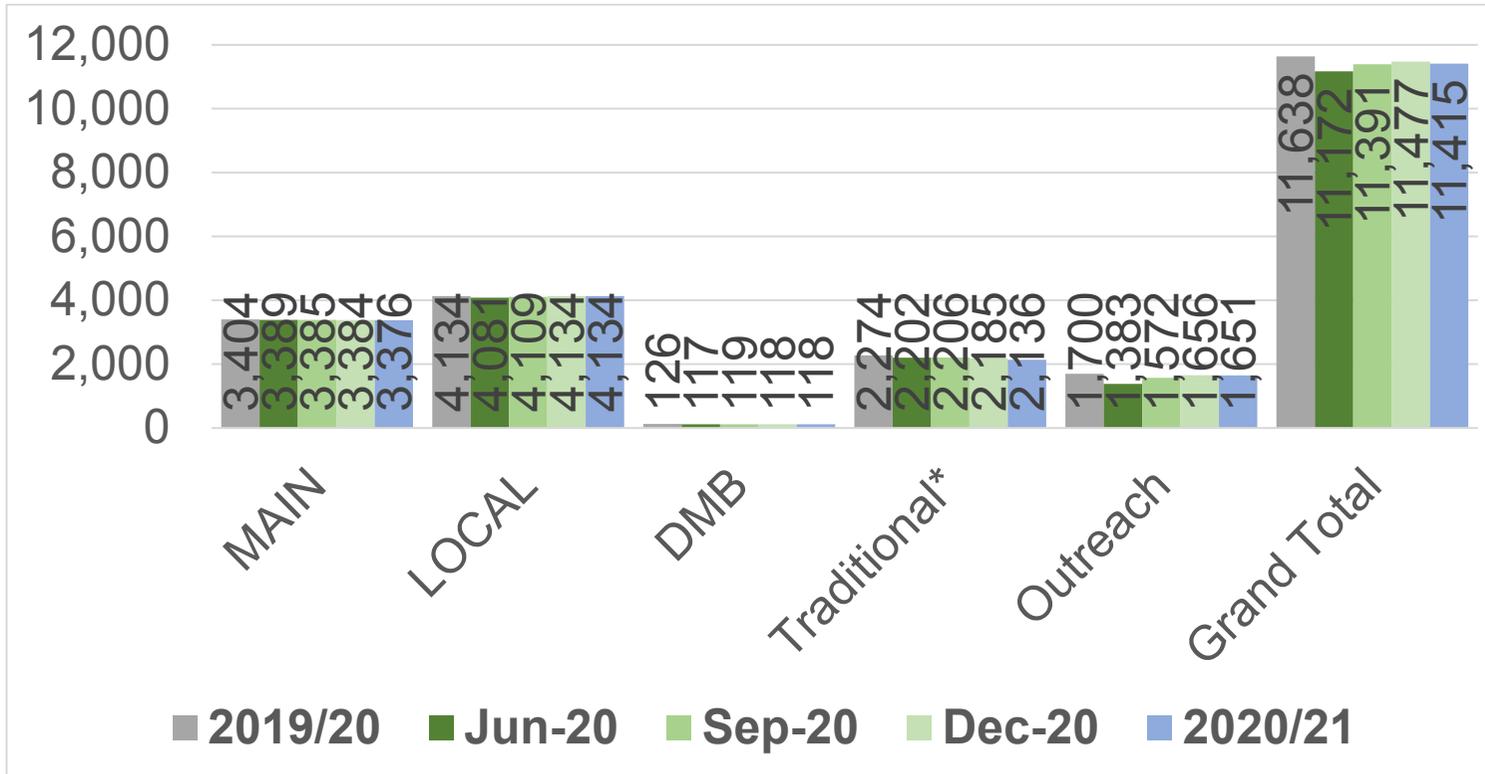
Total number of open Post Office branches 2019/20 showing quarterly impact of Covid-19 March 2021



Percentage of Post Office branches in rural, urban and urban deprived areas out of the total number of Post Office branches 2019/20 showing quarterly impact of Covid-19 March 2021



Post Office branches by model types 2019/20 showing quarterly impact of Covid-19 March 2021



Accessibility Performance April 2020 to end March 2021 showing impact of Covid-19

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
2020/21 Performance	99.5%	91.8%	99.2%	97.8%	97.9%	*27

**15 Further postcode districts impacted due to branch closures relating to the pandemic.*