



Network Report 2022

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 2022 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 2022 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 <http://corporate.postoffice.co.uk/> including the Annual Report and Financial Statements.

Chief Executive's statement



The Post Office network plays an important role in local communities across the UK, providing products and services on which customers, including small businesses, rely.

The Post Office network plays an important role in local communities across the UK, providing products and services on which customers, including small businesses, rely. The pandemic further demonstrated just how vital the role of the Post Office is for millions of people. I am proud that despite the unprecedented challenges of 2020-2021 and the increased competitiveness of the retail sector, Post Office not only sustained the network, but also delivered steady growth opening new branches as well as offering new products and services for customers.

I am pleased that this Annual Network Report for 2021/22 provides detail of the steady growth in our network after a difficult few years. At the end of March 2021, following the pandemic, there were 11,415 branches open within our Network. By the end of March 2022 there were 11,635 branches open across the UK. Importantly, throughout the pandemic and after, 99% of the public were living within three miles of a Post Office and 90% within one mile.

The post pandemic economy continues to challenge all retailers and to develop and strengthen our network further, it is crucial that we are able to provide a greater mix of Post Office branches and services, offering more choice for postmasters and our retail partners to meet evolving consumer demand. It is critical that we have the right branch in the right location and in October 2021 we commenced trials on a new lighter, flexible branch proposition, Drop & Collect. This is the first new format we have launched in over a decade and it offers greater opportunity to meet growing customer demand in the prepaid parcels segment of the market, ultimately enhancing the overall sustainability of the network.

In addition to this, in 2021 we agreed our second Mails Distribution Agreement with Royal Mail Group. This Agreement is a critical milestone for us as it not only secured the continuation of a strong partnership with Royal Mail Group for the next decade, it importantly provided us with the opportunity to pursue and secure

new Click and Collect partnerships with other global players like DPD and Amazon, with over 3000 branches successfully launched by the end of 2021.

As banks have continued to close their high street branches, Post Office has continued to reliably meet the banking needs of people - including business customers - across the UK. Up to the end March 2022, we regularly transacted more than £3 billion each month in cash withdrawals and deposits across our counters. I am pleased that the third iteration of our Banking Framework agreement cements our place as the leader in cash in the UK, maintaining a vital 'lifeline' for the millions of people and

small businesses that rely on having access to cash and basic banking services.

Of course, none of these achievements would have been possible without the determination, grit and support of our Postmasters and retail partners who have, and continue, to support communities across the country, day-in-and-day-out.

As recent events have proven, being there, in person – at the heart of communities across the UK – is not only valued by, but is vital for, tens of millions of people who visit their local Post Office. Post Office is more than just another retailer on the high street, more than a place to send a parcel, more



Post Office is more than just another retailer on the high street, more than a place to send a parcel, more than a cash provider, or a place to top-up the energy meter.

than a cash provider, or a place to top-up the energy meter. Post Offices are all these things, but they are much more than that. They are fundamentally a public asset, a resource for communities to draw from and rely on in times of genuine need as well as a part of everyday life.



Nick Read
CEO, Post Office Ltd.

Network Reach

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

Post Offices have been providing essential services to communities across the UK for over 380 years. Serving millions of customers every week, Post Office Ltd is the biggest retail network in the UK and is vital to the UK's infrastructure for postal, financial and government services.

At Post Office, we're here, in person, for the people who rely on us. 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.

99%

As of the end of March 2022 there were 11,635 branches open across the UK with 99% of the public living within three miles of a Post Office and 90% within one mile.



The Post Office network continues to evolve to meet the diverse needs of customers. Providing the right type of branches in convenient locations is essential to ensure customers can access the Post Office products and services they need. Working in partnership with our postmasters and retail partners to maintain our role at the heart of local communities, we continue to develop our branch network to ensure it meets the needs of our customers who go to their local Post Office to collect and post parcels, deposit and withdraw cash and pay their bills.

Of the 11,635 branches open as of the end of March 2022, 11,518 are run by independent postmasters and companies as franchises, with the remaining 117 branches run by Post Office Ltd directly.

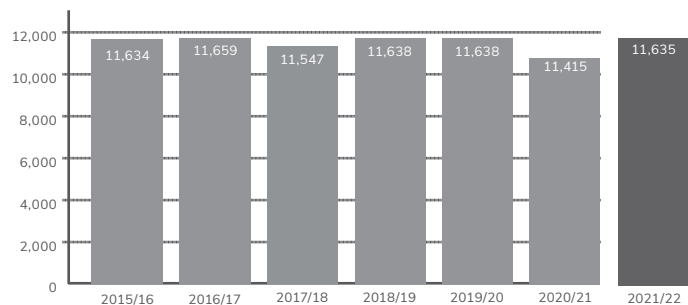
While banks and traditional retailers have reduced their presence on the high street and in towns and villages, last year, despite the challenges following the pandemic, we achieved the fastest net growth in the network for decades.

We continued with our branch opening programme – when many leading retailers paused their opening programmes – and we began trialing new branch formats, products and services.

We opened branches across the UK including Allanton, Kingshurst, Weymouth and Horsham in addition to several others. We also trialed 10 new Drop & Collect branches in new locations. This new lighter branch format focuses on meeting the growing demand for the convenient return and collection of online shopping.

Last year, despite the challenges following the pandemic, we achieved the fastest net growth in the network for decades.

Total number of open Post Office branches from 2016 to March 2022



Payzone - with over 11,600 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.

Did you know...

Our extensive network coverage reaches to the four corners of the UK, from the Isles of Scilly in the south, to the northern extremities of the Shetland Isles; from Belleek in Northern Ireland, across to Lowestoft in the East of England; we recognise the importance of providing communities across the UK with access to vital Post Office products and services.

St Marys Post Office - Local branch

*Hugh Street, St Marys,
serving the Isles of Scilly.*

The branch also has an ATM.
Post Office services available over 37 hours
a week, serving around 600 customers every
week.



Lowestoft Post Office - Mains branch



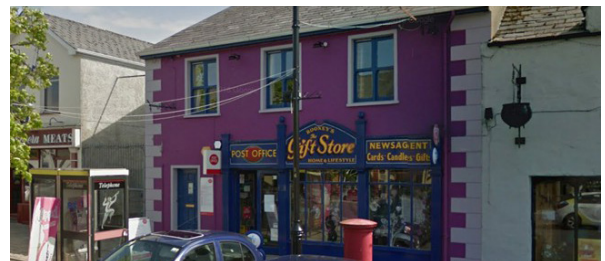
*WHSmith, 87-89 London Road North,
the largest branch in Lowestoft*

Post Office services available over 47 hours a
week, serving around 2000 customers a week

Belleek Post Office – Local branch

*0.14 miles from the Irish border at 35
Main Street, Belleek in Enniskillen.*

Post Office services available 42
hours a week, serving around 800 customers a
week.



Baltasound Post Office - Local branch



*Unst, Shetland, Shetland Isles, it is the
most northern branch in the UK where
customers can access cash.*

Post Office services available 37 hours a week,
serving around 250 customers every week

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 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...



Pick up & Drop off – as a result of our new agreement with Royal Mail, we have been able to secure contracts with Amazon and DPD to provide Click and Collect services. These new partnerships have extended the products and services we offer customers in thousands of our branches and, by December 2021, Amazon and DPD Click and Collect services were available at 3,000 Post Offices.



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



Post Office formats

We analyse the varying degrees of customer demand at local level... to make sure we are providing the appropriate level of service for our customers, working with our postmasters and partners to make sure we are meeting evolving customer needs.

Our Network blueprint underpins our network strategy of having the right branches in the right locations to meet evolving customer demand. The Network blueprint also helps to ensure we meet our access criteria set by UK Government.

We analyse the varying degrees of customer demand, at local level, across the UK to make sure we are providing the appropriate level of service for our customers, working closely with our postmasters and retail partners to ensure we are meeting evolving customer needs.

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.

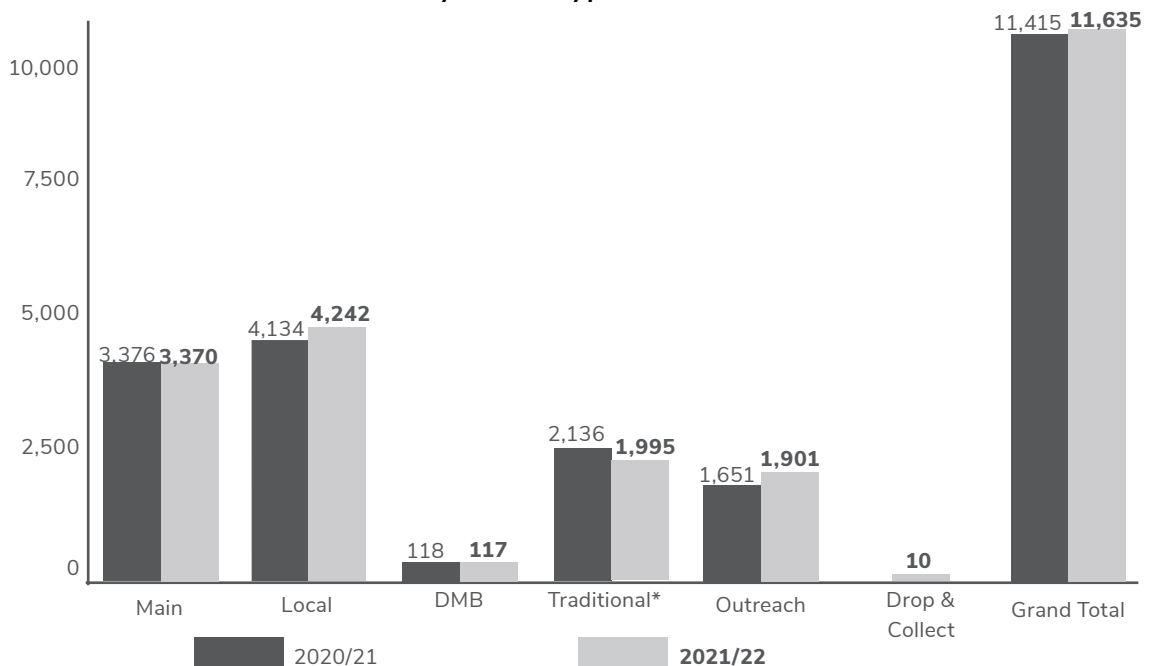
Outreach Services - In some areas we have an Outreach Post Office – this is a part-time service, normally provided by a core postmaster at an accessible location within a community or via a mobile van visiting the area at the same time and day every week. Outreach Post Offices provide a wide range of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

Post Office on Wheels - operated from a smaller portable counter via 4G technology, making it easier and quicker to set up. Post Office on Wheels are ideal solutions when a Post Office service needs to be restored due to an unexpected temporary closure. They offer a wide range of services including banking, bill payments and mail services.

Drop & Collect - new, flexible branch format focused 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.



Post Office branches by model types in 2020/21 and 2021/22



* Branches that remain on contracts issued before Network Transformation programme



Branch Spotlight: Uley Community Shop and Post Office

Community run shops safeguard essential retail and other services including Post Offices in rural areas. They also have wider social, economic and environmental benefits giving people an opportunity to be involved in community life and support networks.

Uley Community Store and Post Office in Gloucestershire is a thriving example of community-ownership; run on goodwill, hard work, and local leadership.

When Uley's Post Office and shop faced closure in 2010, the villagers forged a plan to keep it running. The community rallied together and formed a committee,

designing a leaflet which was circulated through the Parish magazine to every single household in the village, and a couple of surrounding villages. The leaflet 'Save our Shop' put forward what they planned to do, how much money they needed to raise, and the vehicle to which people could donate the money.



"The shop and Post Office play a much larger role than initially assumed..."

The results were amazing, within seven weeks the villagers had raised over £50,000. Following the successful campaign, the committee were able to agree a lease to rent the ground floor of the premises, and the shop and post office reopened under community ownership.

Today, the store is run with a combination of paid staff and volunteers, overseen by a management committee. The shop also supports local charities through its profit-sharing scheme, Uley Community Spirit, giving 50% of their profits to local charities or village groups.

Postmistress Angela Haddrell commented: "The shop and Post Office play a much larger role than initially assumed. We thought it would just be a point for people to come and get their milk, eggs, newspapers and stamps, and to do a bit of banking. But, it's more than that, the shop offers its front window to local groups and charities to advertise in, and our shelves stock produce sourced from local bakers, butchers and a cheesemaker."

Banking Service - Access to Cash



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.

The Community Access to Cash Pilots (CACP) were an independent initiative supported by the major banks, consumer groups, and groups representing small businesses. As bank branch closures continue at an alarming rate - over 700 in 2021 alone, as part of the Community Access to Cash Pilots (CACP) we began exploring innovative new solutions like BankHubs to ensure that customers can continue to access cash conveniently.

BankHubs are financial retail “hubs” managed by the Post Office and shared with the major high street banks. They offer a dedicated counter for cash services,

allowing customers to withdraw and deposit cash easily, while a local community banker is present on a specific day of the week to help with more complicated transactions such as mortgages or loans.

We have been trialling the BankHub format successfully since April 2021 in Rochford, Essex and in Cambuslang near Glasgow. The trials have proved popular with customers with the number of people using the services growing week on week.

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.

Making a Difference

With a presence in every community in the UK, Post Office continues to work in partnership with other stakeholders to help support communities across the UK. For example, Post Office 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 donate 1p to the Trussell Trust for every withdrawal over our counters from 29 November 2021 to 31 March 2022 raising over £295,000.

In March we supported the Disaster Emergency Committee's Ukraine humanitarian appeal to support those fleeing the crisis there, raising £1m in just the last few weeks of our financial year and building on important work earlier in the year to support its Coronavirus appeal.



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.

For many, the Post Office remains an important source of social interaction as well as a place to access essential products and services. 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.



Spotlight on Network news:

Long serving Postmistress recognised in Glenhull

Glenhull Postmistress Genevieve Brogan, nee McCrea, was presented with a 40 Years' Post Office Long Service Award for running a branch first opened by her family in 1859.



Refurbished Weymouth Post Office opens

Weymouth Post Office opened following the appointment of a new postmaster and a major refurbishment of the premises. The Post Office had been operated by a temporary Postmaster since May 2019 and we wanted to find a permanent Postmaster to operate this important main town centre branch.

Post Office Returns to Allanton in Scotland

When their former Post Office closed following the resignation of the previous operator due to challenging post pandemic retail conditions, customers were concerned as the branch not only provided vital services to the area but also acted as a focal point to the local community.



However, within months, customers were pleased when it was announced that a new full-time Post Office was to open in Allanton to replace the service that had closed. Launched in March 2022 the new branch is located inside a brand-new fully refurbished convenience store, ideally located for residents, businesses and passing trade.

Postmaster, Omar Nasir, said: "We have lots of elderly people in the village and not all have cars, so it is essential to have a Post Office here. People can also do all their banking here and we are open much longer too. We are very fortunate to have plenty of parking, so the Post Office is in a more convenient location than before. People can easily pop in for the Post Office and buy their groceries".



New Wallace Village Post Office Opens in Lisburn, Northern Ireland

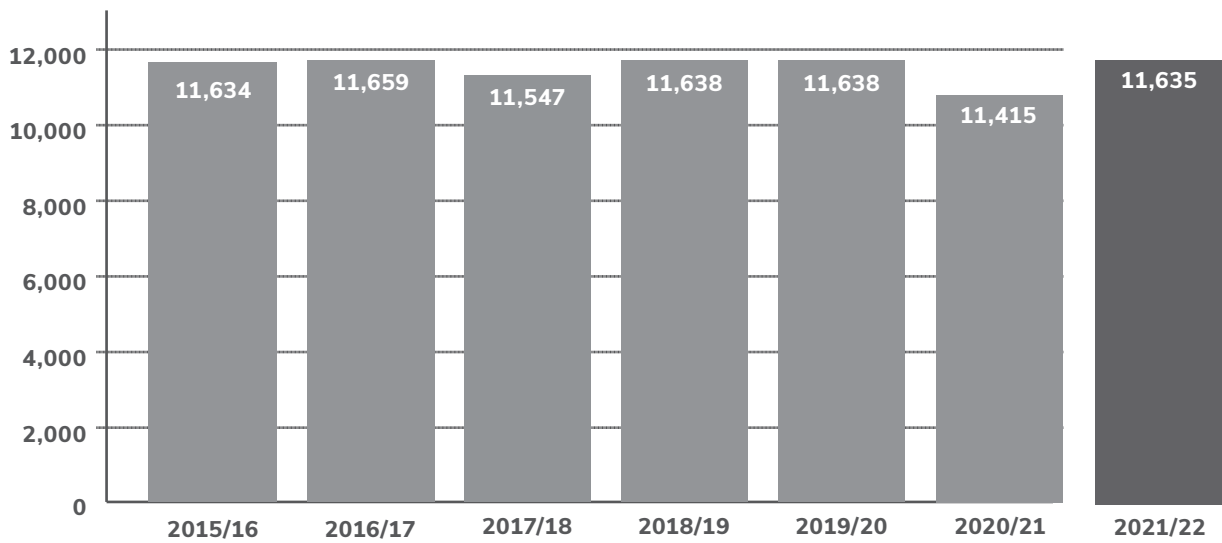
A new Post Office opened at Eurospar Store, 28 Lady Wallace Lane, Lisburn, BT28 3WT, to meet growing local demand in the area. The new branch is in addition to other local branches ensuring the Lisburn community has convenient access to the Post Office products and services on which they rely.

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



Network Tables - March 2022

Total number of open Post Office branches from 2016 to March 2022



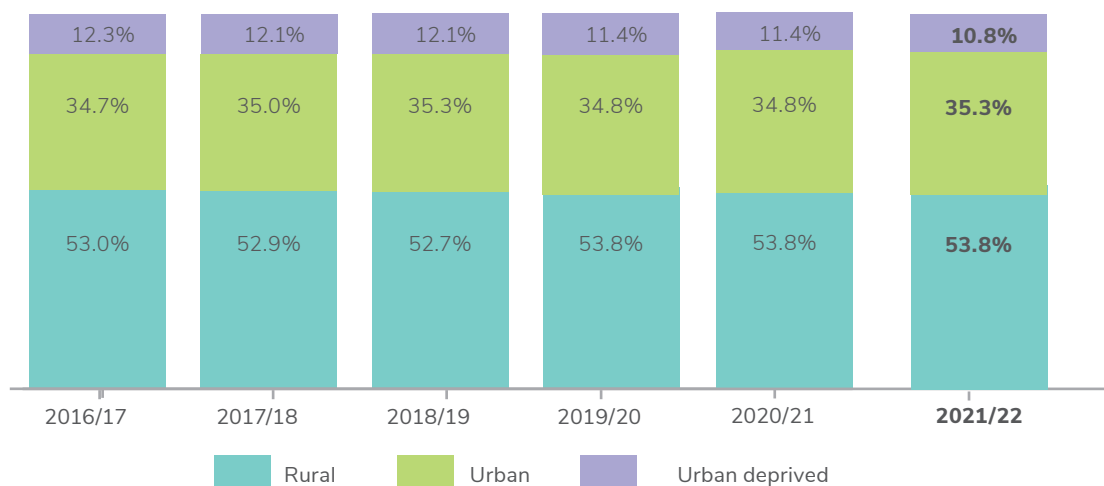
Quarterly change in network size over recent years

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%
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%

Change in Post Office branches by region in March 2022

Region	No. of branches as of March 2021	No. of branches as of March 2022	Net Variance	% of loss/gain
East Midlands	862	883	21	2.4
East of England	1,121	1,154	33	2.9
London	663	687	24	3.6
Northern Ireland	494	499	5	1.0
North East	1,096	1,093	-3	-0.3
North West	494	502	8	1.6
Scotland	1,321	1,334	13	1.0
South East	1,349	1,373	24	1.8
South West	1,254	1,270	16	1.3
Wales	933	967	34	3.6
West Midlands	898	916	18	2.0
Yorkshire and The Humber	930	957	27	2.9
Total	11,415	11,635		

Percentage of Post Office branches in rural, urban and urban deprived areas out of the total number of Post Office branches 2016/17 to 2021/22



Regional proportion of Post Office branches by location March 2022

Region	Urban Deprived		Net change	% loss/gain	Urban Other		Net change	% loss/gain	Urban Total		Net change	% loss/gain
	as of March 2021	as of March 2022			as of March 2021	as of March 2022			as of March 2021	as of March 2022		
East Midlands	62	62	0	0.0%	256	264	8	3.1%	318	326	21	2.4%
East of England	41	36	-5	-12.2%	394	414	20	5.1%	435	450	33	2.9%
London	140	133	-7	-5.0%	519	547	28	5.4%	659	680	24	3.6%
NI	80	82	2	2.5%	93	97	4	4.3%	173	179	8	1.6%
North East	88	86	-2	-2.3%	158	164	6	3.8%	246	250	5	1.0%
North West	252	241	-11	-4.4%	465	466	1	0.2%	717	707	-3	-0.3%
Scotland	145	127	-18	-12.4%	301	312	11	3.7%	446	439	13	1.0%
South East	44	43	-1	-2.3%	615	623	8	1.3%	659	666	24	1.8%
South West	54	50	-4	-7.4%	329	338	9	2.7%	383	388	16	1.3%
Wales	107	103	-4	-3.7%	158	171	13	8.2%	265	274	34	3.6%
West Midlands	152	150	-2	-1.3%	378	387	9	2.4%	530	537	18	2.0%
Yorkshire and The Humber	155	149	-6	-3.9%	307	325	18	5.9%	462	474	27	2.9%
Total	1,320	1,262			3,973	4,108			5,293	5,370		

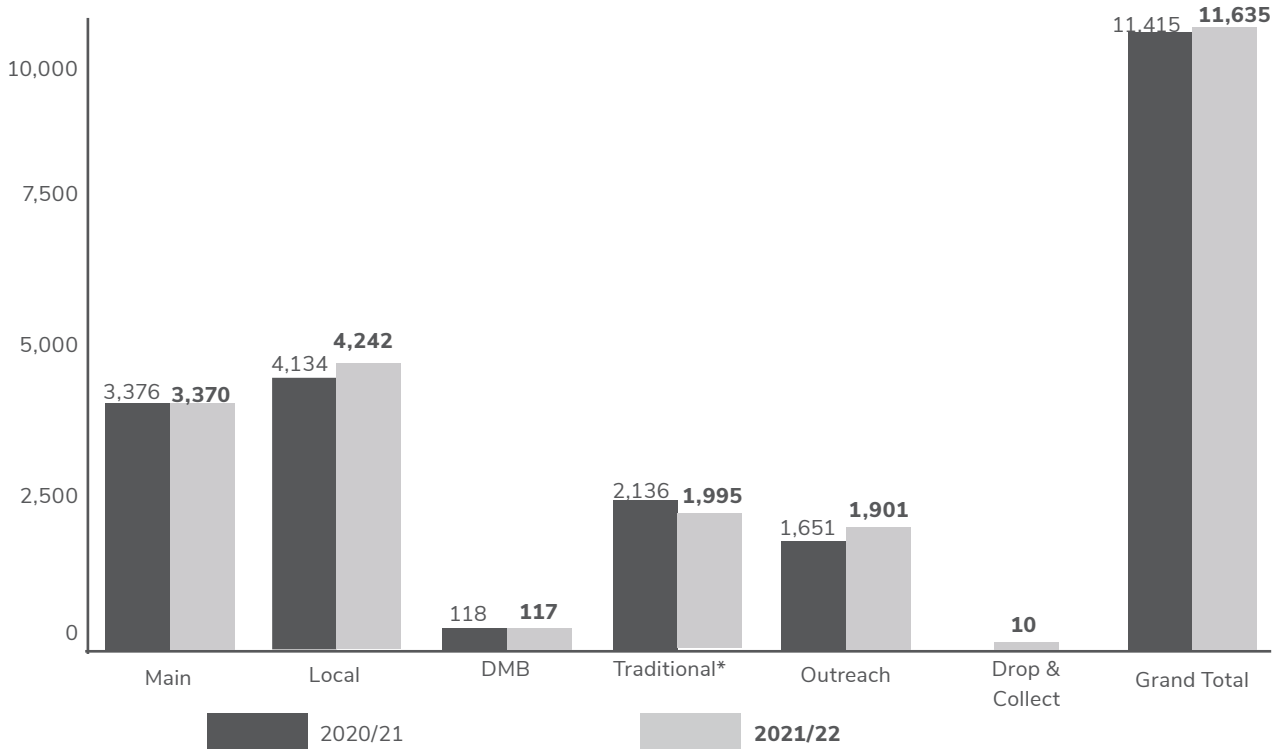
Regional changes in rural Post Office branch numbers (March 2022)

Region	Rural as of March 2021	Rural as of March 2022	Net change	% loss/gain
East Midlands	544	557	13	2.4%
East of England	686	704	18	2.6%
London	4	7	3	75.0%
NI	321	323	2	0.6%
North East	248	249	1	0.4%
North West	379	386	7	1.8%
Scotland	875	895	20	2.3%
South East	690	707	17	2.5%
South West	871	882	11	1.3%
Wales	668	693	25	3.7%
West Midlands	368	379	11	3.0%
Yorkshire and The Humber	468	483	15	3.2%
Total	6,122	6,265		

Regional change in urban Post Office branch numbers March 2022

Region	Urban Deprived as of March 2021	Urban Deprived as of March 2022	Net change	% loss/gain	Urban Other as of March 2021	Urban Other as of March 2022	Net change	% loss/gain	Urban Total as of March 2021	Urban Total as of March 2022	Net change	% loss/gain
East Midlands	62	62	0	0.0%	256	264	8	3.1%	318	326	21	2.4%
East of England	41	36	-5	-12.2%	394	414	20	5.1%	435	450	33	2.9%
London	140	133	-7	-5.0%	519	547	28	5.4%	659	680	24	3.6%
NI	80	82	2	2.5%	93	97	4	4.3%	173	179	8	1.6%
North East	88	86	-2	-2.3%	158	164	6	3.8%	246	250	5	1.0%
North West	252	241	-11	-4.4%	465	466	1	0.2%	717	707	-3	-0.3%
Scotland	145	127	-18	-12.4%	301	312	11	3.7%	446	439	13	1.0%
South East	44	43	-1	-2.3%	615	623	8	1.3%	659	666	24	1.8%
South West	54	50	-4	-7.4%	329	338	9	2.7%	383	388	16	1.3%
Wales	107	103	-4	-3.7%	158	171	13	8.2%	265	274	34	3.6%
West Midlands	152	150	-2	-1.3%	378	387	9	2.4%	530	537	18	2.0%
Yorkshire and The Humber	155	149	-6	-3.9%	307	325	18	5.9%	462	474	27	2.9%
Total	1,320	1,262			3,973	4,108			5,293	5,370		

Post Office branches by model types in 2020/21 and 2021/22



* Branches that remain on contracts issued before Network Transformation programme

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 2022)

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 2022)

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
2021/22 Performance	99.65%	92.71%	99.34%	97.80%	98.15%	9

* 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 9 PCDs. A number of postcode districts are failing due to non-availability of either Postmaster or Buildings to run these branches from.

Post Office Limited will continue to find solutions for these.

Accessibility to the Post Office branch network for key groups across the UK as of March 2022

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 2022 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 2022. Key data sets used in the analysis to identify the key user groups were as follows:

Accessibility Performance (March 2022)

Criteria	% of population within 1 mile of a Post Office branch	% of population within 3 mile of a Post Office branch
Small businesses	93.05%	99.72%
Disadvantaged individuals	98.52%	99.92%
Individuals with low incomes (<10k)	97.54%	99.91%
Individuals with low incomes (<20k)	97.76%	99.90%
Individuals with disabilities	94.20%	99.77%
Individuals over the age of 65	91.72%	99.60%

**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.*

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.

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
Post Office Card Account	All branches	A basic account for customers who are in receipt of state pensions and benefits. 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.
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; 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 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. 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	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
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.
Post Office EasyID	Apply online	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.
PASS Card	Apply online	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.
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 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 Group Limited and Parcelforce Worldwide services are available from Post Office branches nationwide.

Service	Availability	Description
Letter and document Services	All branches	UK and international letter and document delivery options available. Delivery options include fast and secure with end-to-end tracking, a signature taken on delivery, or a standard delivery for less urgent items.
UK Parcels Guaranteed	All branches	Guaranteed UK Parcel services are ideal for a valuable gift or important item that absolutely has to be there tomorrow: Royal Mail Special Delivery Guaranteed by 9am® Royal Mail Special Delivery Guaranteed by 1pm® Parcelforce Worldwide express24 (available in selected branches) Parcelforce Worldwide express9 (available in selected branches), express10 and expressAM (available in 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 Royal Mail Signed For® 2nd Class Parcelforce Worldwide express48 Parcelforce Worldwide express48large – selected branches only
UK Parcels Standard	All branches	Standard UK parcel services are reliable and easy to use and offer a range of delivery options for non-valuable items: Royal Mail 1st Class Royal Mail 2nd Class Parcelforce Worldwide express48 Parcelforce Worldwide express48large – selected branches only
International Parcels Guaranteed	Selected branches	Guaranteed international parcel services are ideal for fast and secure international parcel delivery, with the added security of end-to-end tracking and online confirmation of delivery: Parcelforce Worldwide globalexpress Parcelforce Worldwide globalpriority
International Parcels Confirmed	All branches	Confirmed international parcel services for extra peace of mind with tracking or signature on delivery: Royal Mail International Tracked®- Royal Mail International Signed®, Royal Mail International Tracked & Signed
International Parcels Standard	All branches	Standard International parcel services are reliable and easy to use and offer a range of delivery options: Royal Mail International Standard Royal Mail International Economy Parcelforce Worldwide globalvalue (available in selected branches) Parcelforce Worldwide globaleconomy (available in selected branches)
Drop & Go	Most branches	Drop & Go – a free, fast-track service aimed at small businesses, online sellers and anyone sending mail regularly. Customers top-up a prepaid card online or in-branch, drop-off their items in branch and 'go'. The branch will process their items on the same day they are dropped-off, deducting funds from the customers' card as they go and the customer can view their transaction history and manage their account online.
Additional postage services	All branches	Articles for the Blind, HM Forces letters (British Forces Post Office) etc.
Philatelic	Selected branches	Royal Mail special issue stamps and associated products, such as presentation packs and first day covers (stocked based on demand).
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 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

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.
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.
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	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. 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.)
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.

Service	Availability	Description
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.
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 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.

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 from your bank)
Personal and BBA accounts (If appropriate)				
Adam & Co.	Yes	Yes	Yes	Yes
- AIB (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 Group Limited products, stamps and services available at Post Office branches* (end March 2022)

1st class stamps (individual)	Parcelforce Worldwide	Bulk postings franked mails
2nd class stamps (individual)	Sundayexpress	Bulk postings stamped mails
Other stamps	Parcelforce Worldwide globalvalue	Postage Paid Impression bagged mails
1st class stamp book	Parcelforce Worldwide globalexpress	Prepaid Stationery
2nd class stamp books	Parcelforce Worldwide globaleconomy	Special delivery Business Response by 9am
Royal Mail Signed For® Stamp	Parcelforce Worldwide globalpriority	Special delivery Business Response by 1pm
Royal Mail Special Delivery Guaranteed® Stamp	Parcelforce Worldwide British Forces Post Office parcels	Response services (FREEPOST & BUSINESS REPLY)
First Class Labels	Parcelforce Worldwide irelandexpress	Royal Mail and Parcelforce Worldwide Returns and Tracked Returns
Second Class Labels	Parcelforce Worldwide consignment subsequent item	International Business Response Service (Outbound)
Royal Mail Signed For® 1st Class	Special Stamps Sheets	Parcelforce Worldwide Contract / Prepaid9
Royal Mail Signed For® 2nd Class	Coin Covers	Parcelforce Worldwide Contract / Prepaid10
Royal Mail Special Delivery Guaranteed by 9am® – also with Saturday Guarantee	Commemorative, Smiler Sheets	Parcelforce Worldwide Contract / Prepaid12
Royal Mail Special Delivery Guaranteed by 1pm® – also with Saturday Guarantee	First day envelopes	Parcelforce Worldwide Contract / Prepaid24
International Standard	Mini Sheets	Parcelforce Worldwide Contract / Prepaid48
International Tracked®	Presentation packs	Parcelforce Worldwide Contract / Prepaid globalexpress
International Signed	Prestige Stamp Books	Parcelforce Worldwide Contract / Prepaid globalpriority
International Tracked & Signed	Special Stamps Retail Books	Parcelforce Worldwide Contract / Prepaid irelandexpress
International Economy	Stamps Cards	Parcelforce Worldwide Contract / Prepaid British Forces Post Office Parcels
Redirection / International Redirection – consumer	Annual products including Yearbook / Yearpack	Articles for the Blind
Redirection / International Redirection – business	Christmas Stamps Retail Books	Parcelforce Worldwide europriority return
Special Circumstances redirection	International Reply-paid Coupons (redemption only)	Parcelforce Worldwide Contract euroreturns
Home Shopping Returns/parcel returns/returns high volume/Labels to Go	Poste Restante	Parcelforce Worldwide contract europriority (Parcelforce Contract Globalpriority)
Local Collect	The following products are also accepted at Post Office branches	Overseas stamped mails
Redelivery	Online Postage (parcels)	
Convenient Delivery	Online Postage (letter)	
Parcelforce Worldwide express9	1st class/2nd class letter stamped items	
Parcelforce Worldwide express10	1st class/2nd class Small and Medium Parcels Meters (franked) pouches	
Parcelforce Worldwide expressAM	1st class/2nd class letter (franked) mail	
Parcelforce Worldwide express24	1st class/2nd class Small and Medium Parcels (franked mail)	
Parcelforce Worldwide express48		
Parcelforce Worldwide express48large		

* Some services are only available at selected branches

