



HOUSE OF COMMONS

LONDON SW1A 0AA

Mr Ross McEwan
Chief Executive, UK Retail
The Royal Bank of Scotland
3rd Floor, Bankside 2
100 Southwark Street
London SE1 0SW

17 September 2014

Dear Mr McEwan

Closure of NatWest Branch – Snodland, Kent

I am writing in light of the recently announced decision from the Royal Bank of Scotland to close the Snodland NatWest branch in January 2015.

As you will know, this branch is the only bank serving the town which has a population of 15,000 people and is heavily relied upon by both local residents and small businesses for their everyday banking arrangements. It has thus come as a great shock and disappointment that a complete closure of the branch has been decided without any further local stakeholder engagement despite the bank's importance to the local community as was explained at a meeting with me when the issue first arose.

With over 1,400 homes built in the past ten years and more growth plans on the horizon, including a high speed rail link into London which will welcome more commuters to the area, Snodland is a fast growing town whose expansion is planned to continue in the coming years.

While I appreciate that there has been a drop in physical transactions at the bank, with this branch offering many limited services compared to its neighbouring branches, it therefore comes as no surprise that many residents have had no choice but to travel elsewhere for a better service. I am astonished that residents, particularly the elderly who struggle with mobility and travel, will now suffer the consequences for the lack of investment from the Royal Bank of Scotland, which of course is majority taxpayer owned. The decision to close this branch, given the town's growth and dependency from its residents and high street businesses, is one I cannot help but deem short-sighted.

Many residents are now confused as to what and where they will receive NatWest services. With that in mind I would be grateful if someone will attend a public meeting chaired by myself for them to explain to their customers and others what the future holds.

I look forward to hearing from you.

Yours sincerely

A handwritten signature in cursive script that reads "Tracey Crouch".