



Quids In Case Study: NatWest's mobile bank in Cornwall

Commission for
Rural Communities
Tackling rural disadvantage

What is it?

NatWest and Royal Bank of Scotland's mobile banking network serves over 350 rural communities across Great Britain.

Cornwall's mobile bank, operating since October 2005, is a custom-built Ford Transit vehicle. Customers are able to carry out a range of personal banking services, including: cashing cheques, making account deposits, paying bills, checking balances and accessing forms to open accounts. It operates along a coastal route, stopping at 14 local towns and villages.

How does it work?

The service was brought in on the back of multiple bank branch closures across the County in recent years. The bank looked at the 'footprint' of banks serving the towns, then agreed the route with Local Authorities and Parish Councils.

A basic banking service is provided, with capacity to access the bank's other products through an onboard phone and filling out forms for staff to take back to bank. The service provides a mix of both personal and business banking, although in tourism-driven rural Cornwall this boundary is often blurred

What are the key features?

- Mobile service, open to everyone, allows for wide geographical coverage in Cornwall's most peripheral areas
- Flexible service, responsive to local need. The route was altered following a request by the Mayor of St. Just for the bank to come to the town
- Low-key promotion, using the side of the van itself. Early advertising campaigns through mail drops and local papers was not as successful as expected
- Use of technology – free onboard customer phone to contact bank's head office
- Residents plan their week around the bank's visit; face-to-face banking suits many of the users better than phone banking (not trusted) or internet banking (not understood)
- Adds to community spirit, bringing another focal point to villages
- Seasonal and geographic variations in usage – with higher usage in the tourist season and tourist 'hotspots'