



Building Society

We're making some changes to your branch's opening hours

It means your branch can serve our members over the phone or online as well as face-to-face.

From Monday 24 July 2023 your Ludlow branch will be closed on Tuesdays and Fridays.

Key information

Nearby branches

Why we're changing opening hours

Working with our communities

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Feedback

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Key information

This branch will be changing its opening hours from Monday 24 July 2023.

If you want to come and see us in branch

From **Monday 24 July 2023**, Ludlow branch will be:

- open to provide face-to-face service on **Mondays, Wednesdays, Thursdays** and **Saturdays** – for you and your fellow members
- closed on **Tuesdays** and **Fridays** when the branch is typically quieter – so the team can support our members over the phone

Day	Open	Close
Monday	9am	4.30pm
Tuesday	Closed	
Wednesday	10am	4.30pm
Thursday	9am	4.30pm
Friday	Closed	
Saturday	9am	12pm
Sunday/Bank Holidays	Closed	

Where are our nearby branches?

Nationwide Leominster
9/11 High Street
Leominster
HR6 8LZ
Tel: **0345 266 1271**

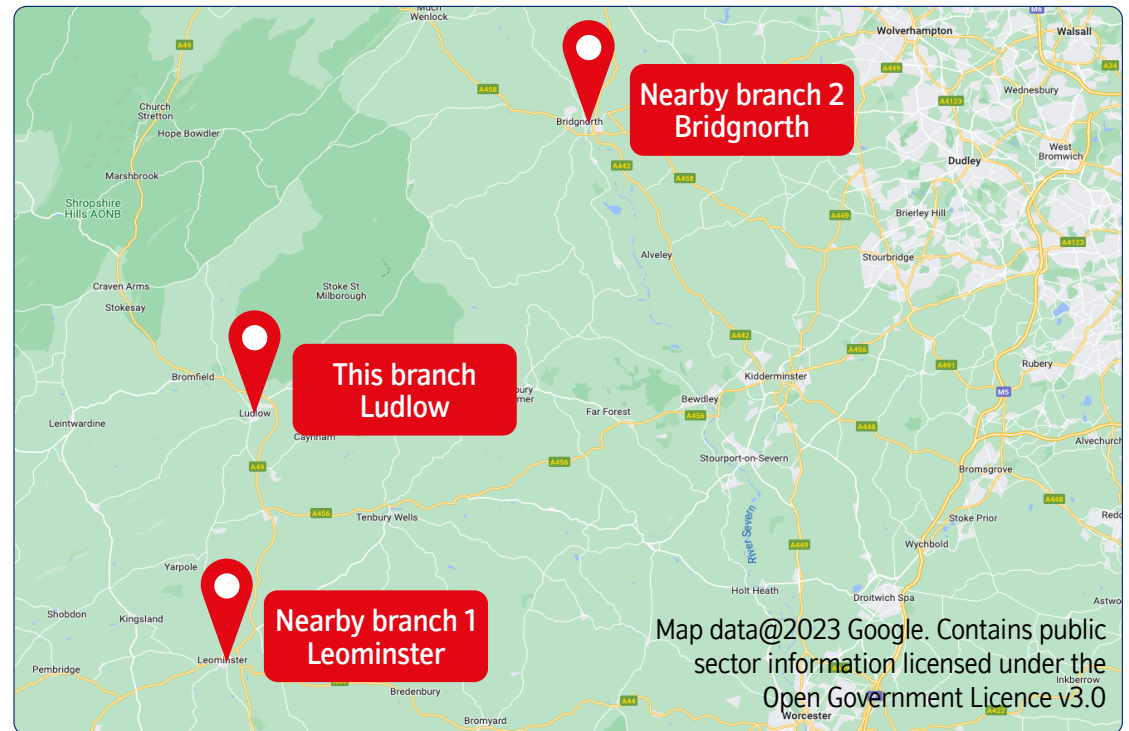
Distance: **11.5 miles**

[More details](#)

Nationwide Bridgnorth
58 High Street
Bridgnorth
WV16 4DX
Tel: **0345 266 1091**

Distance: **19.6 miles**

[More details](#)



Where is the nearest cash machine?

Nationwide Ludlow
2 The Bull Ring
Ludlow
SY8 1AD

Distance: **0 miles**

This cash machine is available to access 24/7.

Where is the nearest Post Office?

9 Tower Street
Ludlow
SY8 1RL

Distance: **312ft**

Current account members can withdraw cash and make balance enquiries at the Post Office.

Nearby branches

Once **Ludlow** branch has changed its opening hours on **Monday 24 July 2023**, we hope you can plan any visits you need to make into your **Ludlow** branch accordingly. But if you need to see someone when it's not open, we'd love to see you in any of the nearby branches.

Please visit the [Ludlow Town Council](#) website, for transport options and information.

Nearby branches - Leominster and Bridgnorth

Nationwide Leominster

9/11 High Street

Leominster

HR6 8LZ

Tel: 0345 266 1271



21 minutes



38 minutes



26 minutes

Branch services:

Cash machine inside the branch	✗
Cash machine outside the branch	✓
Take out cash	✓
Pay a bill	✓
View a mini statement	✓
Pay in cash and cheques	✓
Wheelchair access	✓
Audio induction loop	✓

Branch opening hours:

Monday	Closed	
Tuesday	Closed	
Wednesday	10am	4.30pm
Thursday	9am	4.30pm
Friday	9am	4.30pm
Saturday	Closed	
Sunday	Closed	
Branch is closed on Bank Holidays		

Nationwide Bridgnorth

58 High Street

Bridgnorth

WV16 4DX

Tel: 0345 266 1091



34 minutes



2 hours 10 minutes

Branch services:

Cash machine inside the branch	✗
Cash machine outside the branch	✓
Take out cash	✓
Pay a bill	✓
View a mini statement	✓
Pay in cash and cheques	✓
Wheelchair access	✓
Audio induction loop	✓

Branch opening hours:

Monday	9am	4.30pm
Tuesday	9am	4.30pm
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Friday	9am	4.30pm
Saturday	9am	12pm
Sunday	Closed	
Branch is closed on Bank Holidays		

Managing your banking from home

Many people find that our Internet Bank and Banking app are a convenient and safe way of accessing a wide range of services.

Registering for our Internet Bank and Banking app is quick and easy. And if you like, you can join one of our free online events to learn all about managing your money digitally.

[Register for Internet Banking](#)

[Discover our Banking app](#)



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Why we're changing opening hours

Why are we making these changes?

We know that our branches and the face-to-face experience they provide are important to our members. They're also an important part of the communities we serve.

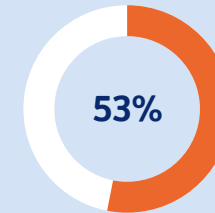
However, we also know that more of our members are now using our Internet Bank, Banking app and Telephone Banking services to manage their money. Also, the number of people visiting **Ludlow** branch has been steadily declining over the years. We saw a drop of **43%** between **2017** and **2022**. And, **61%** of **Ludlow** branch members are already registered for online banking and only **53%** of members use the branch exclusively.

So, from **Monday 24 July 2023**, **Ludlow** branch will be closed on **Tuesdays** and **Fridays**. Meaning our colleagues will be able to support the needs of even more members, whether that's responding to their online messages, answering calls or offering video-link appointments to those who need help with more complex financial products, such as mortgages.

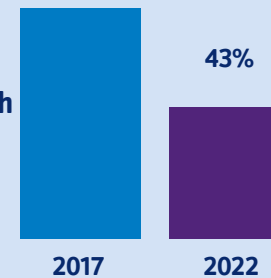
And it's by using this branch in new and different ways, serving both the members who want to visit us and the members who don't, that we can ensure it's sustainable into the future.

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Vulnerable members use
Ludlow

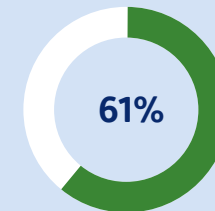
% of
members
exclusively using
Ludlow



Fall in branch
transactions



% of
Ludlow
members who
have used
online or mobile
banking



Important information

Nationwide Building Society fully adheres to the FCA guidance FG22/6 which sets out the expectation that firms should consider the impact of a planned closure or conversion of branches or cash machines on their customers' everyday banking needs.

We're part of something called the 'Access to Banking Standards', which means that if ever we do close branches, we do so responsibly. The overarching principle of the standard is:

"Customers and relevant stakeholders of a bank branch that is closing will be provided with clear, understandable, accessible documentation and information about that specific closure as soon as the bank is able to do so, also what it will mean for them and how they can continue to bank following its closure."

Working with our communities

We do appreciate that changing the opening hours of our **Ludlow** branch will affect the local community. Which is why we're working to understand the impact of changing the opening hours of the branch and how we can ensure we're still offering our members the very best service.



We'll share any feedback we've received before we change the branch opening hours.

We're here to help

How to get in touch with us about this change in opening hours



If you want to speak to someone about our change in opening hours our Regional Director **Simon Evans** will be more than happy to help.

SimonEvansoffice@nationwide.co.uk

You can also visit your branch, any nearby branch or give us a call on **0345 266 1293**

Ways to continue banking

Want to chat to us without having to travel? Or are you on the move and need to speak to someone? No problem, give us a call on **03457 30 20 11**



Want face-to-face without having to travel? Our video appointment service enables you to chat face-to-face, from the comfort of your home on mortgage planning, investments and understanding equity release. You can make an appointment by giving us a call on **03457 30 20 10**



Want to sort it all out from the comfort of your own home? Just log on to Internet Banking on nationwide.co.uk which is available 24/7. Explore our **Digital Banking Services**



Want to pay in a cheque without having to visit a branch? Simply visit **nationwide.co.uk** to find out how to pay in cheques by post

Check your balance and pending transactions, search your statements, make fast, simple payments and more with our Banking app



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Feedback

Keep an eye on this page, as we'll publish four weeks before the branch changes its opening hours, feedback themes we've received from members and stakeholders.

Local representatives we have contacted

 Your local MP

 Your Councillors at Shropshire Council

 Your Town Council

 Age UK

 Post Office

 Citizens Advice

Glossary

Our whole membership	You're a member if you have a current account, mortgage or savings account with us.
Nearby branch travel time and mileage	Travel time and mileage from the closing branch to nearby branches are based on Google Maps.
Banking Hub	A shared service with other financial services providers. Nationwide members can transact at the counter with the same offering as the Post Office.
Post Office	FlexAccount, FlexBasic, FlexDirect and FlexPlus account holders can withdraw cash and make balance enquiries using their debit card and PIN at any Post Office.
Transactions	In this instance, transactions refers to over the counter transactions only such as cash deposits.
% fall in branch transactions	This is based on the percentage change of branch counter transactions including cash deposits, internal transfers and bill payments carried out between April 2017 and March 2022.
% of branch members exclusively using the branch	Members who have only used this branch more than twice in the last 12 months. This is based on people carrying out transactions at the counter or using the cash machine inside the branch, between September 2021 and August 2022.
% of branch members who have used online or mobile banking	This is based on the number of individual members who have used online or mobile banking, that have used this branch between September 2021 and August 2022 to carry out transactions including at the counter or using the cash machine.
FCA guidance FG22/6 and Access to Banking Standards	This sets out best practice guidelines for banks considering closing branches or reducing opening hours significantly. To find out more you can visit www.lendingstandardsboard.org.uk/access-to-banking-standard/ or www.fca.org.uk/publications/finalised-guidance/fg22-6-branch-and-atm-closures-or-conversions
Branch member demographics	We review the age and background of members who use our branches to understand how they may be affected by our decision to reduce opening hours, but also to understand how demand for our branches is changing.
Vulnerable member	This includes members who are dependent on this branch, who use no other channel or local branch and those who have accessibility and support needs. That have made one or more financial and/or non-financial transactions in this branch, between September 2021 and August 2022.

You can receive this document and others like it, in Braille, large print or on audio CD. Just call **03457 30 20 11** or visit your local branch if you'd like us to arrange this for you.

If you have hearing or speech difficulties:

- You can use Text Relay if you have a textphone. Dial **18001**, followed by the phone number you want to ring
- SignVideo is also available if you're deaf and use British Sign Language. Just visit Signvideo.co.uk

To find out about other ways we may be able to help, search 'accessibility tools' on nationwide.co.uk