

Banking in the new normal: a consumer handbook

Accessing cash, banking services and remote support during the ongoing coronavirus crisis



The coronavirus pandemic has had a dramatic effect on the way we carry out our everyday banking. From limited access to cash and face-to-face support to a greater reliance on digital forms of banking and payments – it’s clear, the crisis will continue to present challenges for how we meet our banking needs long after lockdown has been lifted.

Since the pandemic’s outbreak, banks acted quickly to introduce a raft of measures to support customers, including cash delivery services, third party payment schemes, specialist telephone advice and additional training to use online banking.

However, while lockdown restrictions have been relaxed, many people will require on-going support, whether it’s because they’re elderly or vulnerable, are uncomfortable visiting their local branch or ATM, lack the skills to get online or live in remote locations with limited access to cash or the internet.

Here, Which? explains how banks are continuing to help customers access cash, banking services and support in this new normal, how to let your bank know if you want someone else to manage your finances and what additional assistance is available to improve your digital skills and confidence.

Comment

Eric Leenders, Managing Director of Personal Finance at UK Finance says:

‘The banking and finance industry has put in place a clear plan to help customers whose finances have been impacted by coronavirus, in particular those in vulnerable circumstances.’

‘We know that each customer will encounter a unique set of circumstances as a result of the pandemic and the industry is committed to providing ongoing support for those who need it. Anyone who is concerned about their finances should contact their provider to discuss the options available to them.’

‘The vast majority of bank and building society branches are open and providers are following government guidelines, including social distancing, to ensure the safety of both customers and staff. Firms are continuing to keep their websites up to date with the latest information and also offer a range of alternative banking services, including telephone, online and mobile banking.’



Protecting the ability to access and spend cash

Coronavirus has accelerated the shift away from cash, putting the already fragile cash system under greater strain. According to recent data from LINK, ATM transaction volumes fell by between 50- 60% year on year at the start of lockdown, with cash use plummeting to levels industry predicted would take five years to reach.

Despite this, our research shows that many people continue to rely on cash, either because they are without a smartphone or other equipment required to access digital payments and online banking, or, particularly for those on limited incomes, because they welcome the ease of budgeting that cash use provides. What's more, cash has been a lifeline for many during the crisis, including high risk groups who've been isolating due to age and illness – used to pay carers or friends for carrying out essential tasks like shopping for food or medicine.

If the UK becomes cashless, millions will be affected. Nearly half of people we spoke to before lockdown said it would be problematic if there was no cash in society, and just under one fifth were unsure how they would cope, or would not cope at all.

In March 2020, the Government announced it would be introducing legislation protecting access to cash, which will help protect the millions of people across the UK who rely on notes and coins, thanks to our 'Freedom to Pay' campaign, which has been running since 2017. However, in the midst of the pandemic there is a risk that this may be delayed or that the cash system is pushed even closer to collapse before it is introduced.

16%

Which? research of almost 3,000 UK adults in May found 16% of consumers had experienced difficulties either accessing or paying with cash during lockdown.

26%

Of this group, just over a quarter (26%) of those who had cash refused were unable to purchase an item as cash was their only payment method.

44%

Just under half (44%) of the people we spoke to were accessing or using cash the same during lockdown as before measures were in place.

30%

Almost a third (30%) said coronavirus would not affect their use of cash in the next six months.

Which?

WHAT WHICH? WANTS

- Which? wants the Government to urgently introduce announced legislation to protect free access to cash, so everyone is able to access the cash that they need, for as long as they need. Without this, millions of people will be at risk of financial exclusion, with no alternative way of paying for everyday items.
- Access to cash is meaningless if people cannot spend it and, worryingly, we've seen an increase in the number of shops going cashless during the crisis. Which? wants the Government to take all necessary steps to ensure people can continue to pay with cash during the pandemic, including providing support to businesses to accept cash through clear guidance on how to handle banknotes and coins safely.
- Which? welcomes the new measures banks have introduced to support customers during the crisis, and the speed at which they've been rolled out. However, we've found that there's a lack of awareness about what's on offer, meaning some people may be missing out. Which? wants the Financial Conduct Authority, the central regulator for UK financial services and markets, to look into these new measures and assess their effectiveness, and to take greater efforts to ensure that people are aware of the options currently available to them.

We are continuing to work with industry, regulators and Government as part of our Freedom to Pay campaign to ensure that the Chancellor's commitment to protecting people's ability to access and spend cash is upheld.

Comment

Chair of the Access to Cash Review, Natalie Ceeney CBE says:

'Covid has significantly accelerated the decline in cash use, putting the cash infrastructure under even more strain.'

'At the same time, we know that millions of people across the UK depend on cash, and that digital payments don't yet work for everyone. It is critical that the government, regulators and the banks continue to support the cash infrastructure so that no-one gets left behind.'

Which? Head of Money, Gareth Shaw says:

'The coronavirus outbreak has shown that cash remains vital to many consumers, particularly for vulnerable people who rely on it to pay for essential supplies.'

'As a result, it's vital that the already fragile cash system is not left to collapse completely as the UK's shift to a cashless society accelerates.'

'The government must urgently press ahead with the legislation it has already committed to before it becomes obsolete, as failure to do so risks excluding millions of people from engaging in the economy.'



Visiting your branch

Your local bank or building society branch might be open, but you might be hesitant to visit and want reassurance that you will be as safe as possible.

Most bank branches should now be open to customers with the majority offering core essential services as normal, although opening times for some remain different to usual.

We've asked banks how they're protecting customers who need to do their banking in-branch. Most told us they have put additional health and safety measures in place in line with government advice, which includes perspex screens, hand sanitiser and social distancing markers.

With the pandemic affecting different parts of the country at different rates, we would encourage you to check your bank's branch finder, via their website, for up to date opening hours.

Read on to find a breakdown of what your bank's opening hours and safety precautions are currently.



Cash delivery services

During lockdown, the Post Office and some banks stepped up to offer support schemes to help people who may be finding it hard to access cash. Our research shows some 17% of those managing the finances or buying groceries for someone outside their household (compared to 5% of the total population) have used one or more of the schemes.

We've asked banks if these services will still be available post-lockdown and what other measures they are considering to help people access their money in the current circumstances.

Banks delivering cash

Allowing you to withdraw cash without leaving your home, cash orders are posted direct to your house, usually within the space of 24 to 48 hours. The majority of schemes are free and use Royal Mail Special Delivery to transport your order, with packages tracked until they reach the point of delivery.

Having launched these schemes during lockdown, most banks are unable to confirm whether the service will be available long-term, but many plan on offering the service for the foreseeable future, and are monitoring the situation to develop their long term response.

Find out whether your bank is offering this service in our breakdown of the support measures each bank is providing, below.

The Post Office

Since the start of lockdown, the Post Office has been providing support to people who are struggling to access cash, launching a cash delivery service with the help of the Department for Work and Pensions (DWP) in April. As a result, thousands of vulnerable people in England who have been shielding at home and receive state benefits have been able to have cash payments delivered to them directly.

This includes the state pension, which can be deposited straight into Post Office accounts. The Post Office is the channel for delivering cash, while the DWP sets the parameters for those who are offered the service.

The Post Office has repurposed part of its foreign exchange cash delivery business to enable the overnight delivery of cash and meet demand for the initiative, while the DWP has estimated that nearly 30,000 people are classified as ‘vulnerable customers’, and has been contacting them to offer them the delivery service.

The Post Office has said that this service is set to continue for the foreseeable future.

Post Office account customers can also set up a ‘permanent agent’, which allows a third-party to access your account for you. This process has been overhauled so that setting up a permanent agent can be completed over the phone instead of requiring you to go to a branch. If you’re a Post Office Card Account holder, you should contact its helpline on 0345 722 3344 to set this up.

Am I eligible?

To use the service, you must be a Post Office Card Account holder. If your request is approved, you can receive up to £2,500 with the payment delivered to you via the Royal Mail Special Delivery service by 9pm the following day.



Unfortunately as of 11 May, the DWP is no longer allowing new benefits or state pension claimants to collect payments using a Post Office Card Account, meaning only existing account holders can use the service. If you’re a Post Office Card Account holder and think you need your cash delivered, you should [contact the DWP](#).



Customers who are unable to be paid through the DWP’s standard method into a bank, building society, or credit union account will be offered payment via HMG Payment Exception Service at a new claim stage.



Around 900,000 people across the UK use the Post Office Card Account to collect payments, but over the last five years the DWP has been writing to claimants and encouraging them to have benefits and pensions paid directly into their bank accounts.



If you receive your payment into another bank account, you will still be able to withdraw cash from any Post Office branch, but the delivery service won’t be available to you.



The Post Office says you should contact your bank, building society or credit union to see how they can help.



How to get someone to do your banking for you

There are various schemes in place if you have a trusted person who could do your banking on your behalf. Despite lockdown being lifted, the Post Office has confirmed that these measures will continue for the time being.

Payout Now and Fast PACE

The Post Office made two of its services available to all UK banks, building societies and credit unions before launching its cash delivery initiative, to make it easier for people who may struggle to physically withdraw cash as a result of the pandemic.

- One is **Payout Now**, a service which sends a one time barcode via text, email or post to a customer who can take it to a Post Office branch to withdraw a specified amount of cash from their account, without the need to hand over your bank details.
- The other is **Fast PACE**, a scheme that allows a customer to arrange for a trusted person (such as a carer or family member) to collect a pre-authorised cheque at their bank, if it is participating in the scheme, and cash it in at a Post Office branch.

The Post Office says it will continue to offer both of these products for the ‘foreseeable future’, in addition to its cash delivery service.

Am I eligible?

To use either scheme, you need to contact your bank to see if it offers this service. Then you can arrange to withdraw cash from your normal accounts through any local Post Office branch, with the help of a friend, family member, carer or local support worker.



The banks that offer the Payout Now product to their customers include:

- Santander
- Bank of Ireland
- Virgin Money (Clydesdale / Yorkshire)
- Furness Building Society
- Newcastle Building Society
- Incuto (which is a credit union aggregator)



Meanwhile Fast PACE is offered by:

- HSBC
- Allied Irish Bank
- Allied Irish Bank (NI)
- First Trust and Bank of Ireland

The Post Office has a network of 11,500 branches, so you should be able to find one near you. However, some may need to close at short notice and some may still have reduced opening hours, so double-check online using its branch finder before setting up your request.

Banks offering third party access

Some banks have relaxed their rules around third-party access to help vulnerable people access money during the pandemic. Third party access allows someone to do your banking on your behalf if you're not able to manage your money yourself.

Banks are offering various options for this, depending on the amount of money you need. For instance, some banks may offer a 'companion' or 'carer' card which can be given to a trusted person to make purchases for you. Many can be topped up daily.

Others have set up processes to allow customers to send nominated representatives into a branch to withdraw cash on their behalf, or simplified the process to arrange for a third-party to permanently support them with their banking.

Furthermore, a number of retailers are offering volunteer e-gift cards or vouchers, giving customers a contact free way of allowing others to pay and collect their weekly shop. These can be bought online with the exception of the Co-op card, which you can order on the phone (08000 294 592).

If you think you're in need of a third party to help with your banking, ensure you fully trust the person you're giving away your information to.

Third party mandate

If you aren't able or don't want to use any of the services described above, in some instances a third party can contact your bank on your behalf, if you sign a third-party mandate to give them permission to do so.

This is a short term agreement in writing that tells your bank or building society that it can accept instructions about your money from a specific named person while you still have mental capacity. You can speak to your bank to request a third-party mandate arrangement, although it is allowed to refuse your request.





Banking and accessing support remotely

Telephone banking and helpline teams

At the start of lockdown, all banks contacted by Which? had told us they'd been working to deal with increased demand by offering more telephone support.

Although the majority of branches have opened, banks are still offering additional helplines which will be in place for the foreseeable future.

Some banks have made improvements to their telephone services by adding additional capacity through redeploying branch colleagues to phone lines and significantly reducing wait times.

Most banking groups have opened additional helplines for over 70's and vulnerable people: Lloyds Banking Group (which includes Lloyds Bank, Halifax and Bank of Scotland) and Royal Bank (which includes Royal Bank of Scotland, NatWest and Ulster Northern Ireland). Nationwide and Santander have also got additional helplines for vulnerable people.

What's more, they've all been contacting vulnerable customers where possible to let them know the options available to them for banking offline, as well as highlighting additional support that's on offer.

Opening a new bank account

If you haven't got a bank account and want to open one during the pandemic, you don't have to go in-branch. This can be done via telephone or online if you can, as long as you have identification (ID).

According to UK Finance, providers will seek to work with the customer to establish whether other forms of ID can be used if the more common forms of ID are not available, such as a passport or driving license.

It says banks are increasingly accepting online Universal Credit Statements or HMRC documentation as a form of account opening identification, helping facilitate access to those without standard ID or address documentation.

How to set up online/mobile banking

The process of setting up online banking varies depending on your bank, but registration may include:



- Visiting your local branch (if you can), otherwise you may be able to do this over the phone;
- Having a password posted to you;
- Receiving a card reader you'll need to log on with.



If your bank offers internet banking, check its website for step-by-step guides or videos to help get you started.

Every year Which? tests the security of leading banks' online security systems.



In our [latest test](#), seven of the 12 banks we assessed scored 70% or higher. If you're concerned about safety and security when it comes to mobile banking, we've put together a [series of guides](#) explaining how you can protect yourself. These can be accessed via the Which? website.

When you open a bank account online there will usually be some ID checks in place; in some cases you may be able to provide this digitally. Sometimes banks ask you to go in-branch. However, because of the coronavirus crisis, if you're unable to visit a branch your bank may be able to help you find a different way to prove your identity.

Training to use online banking

The coronavirus pandemic has accelerated the shift to a digital economy, by fundamentally changing the way people do their banking, shop and make payments.

TSB have seen almost three times the number of people signing up to bank online, while Barclays says it's also observed more interactions through mobile, online, telephone and video banking due to lockdown.

HSBC agrees that the coronavirus outbreak has further accelerated the pace of change in customer behaviour with more people managing their everyday banking needs via mobile and online platforms, without needing to leave their home. However, Metro Bank says that despite the current crisis, what people want from their banks remains the same, and that being embedded in local communities continues to be a priority.

Online and mobile app banking may seem like the natural solution to managing your finances during the pandemic, but not everyone can jump into the digital world at the drop of a hat.

■ Which? research of 1,000 UK adults found that a third have concerns about managing their money digitally.

■ Of this group, 35% are significantly more likely to be over the age of 65 or have some form of vulnerability, no experience using the internet or only basic web skills.

Most banks are offering support over the phone or in branches to help you get set up on mobile or internet banking, with many offering specific guides downloadable on their websites. Some banks are going further, offering training and support to help get people started on their digital journey such as Barclays' Digital Eagles Tea and Teach sessions, and Santander's Free Virtual Scam awareness events.

The majority of these schemes are online only. So if you can't access them, you can call your bank or go in-store for advice and help on how to set up internet banking.

Comment

Age UK FINANCIAL SECURITY AND INCLUSION POLICY MANAGER Neil Johnson says:

'We find that while people can be trained to use – however reluctantly – online banking, their confidence can soon evaporate, particularly when websites change their design and layout.'

'As a consequence, if the banking industry wants large numbers of older people to use internet banking, it will need to ensure that they have long term, on going support available to older people.'

Case study

Peter Middleton, 66, Burton Latimer

Due to the pandemic, Peter - who is living with dementia and diabetes, has been shielding, leaving his house only a handful of times since lockdown was first introduced.

A regular user of mobile and internet banking, he describes the Barclays app as 'easy to navigate' and 'user friendly', highlighting the 'fantastic' new feature allowing him to cash cheques remotely that has saved him from having to travel by bus to his nearest bank branch.

Banks, he says, must do more to ensure customers understand the positives of mobile banking, claiming that 'once people see the benefits of online banking and banking by smartphone, they'll never go back'.

However, he warns that some mobile apps are 'too elaborate', which can be daunting for people with dementia, with 'too many steps, and too many opportunities to go wrong'. He says banks should educate customers on mobile banking at their local branch, deeming the support he'd received from branch staff 'invaluable'.



Will the bank's coronavirus initiatives be permanent?

The majority of banks haven't specified whether their initiatives will be permanent although most are continuing to provide support for the time being, and say they will be reviewing new measures and basing their decisions in line with demand.

Barclays told us that it is constantly assessing support against customer demand and may stop some services if they're no longer needed. Lloyds Banking Group is continuing to offer all previously announced customer support measures including telephone lines for customers over 70 and NHS workers, and it's 'trusted person' service which helps those unable to reach a branch carry out their banking and access cash. Meanwhile TSB says it is reviewing all processes to assess which should be continued long-term and have already made a number permanent.

The Co-operative Bank told us it will continually review the way customers use their accounts and how they bank. It also says it welcomes customer's feedback to hear their thoughts on what they'd like to see it do differently, consulting with a customer panel which means it's capturing insight and suggestions from customers about what is and isn't working well.



How are banks working with other organisations?

Santander, HSBC, Barclays, the Co-operative Bank and Metro Bank amongst others have all partnered with charities to provide additional support to their customers. This includes help with online banking and specialist support on how to deal with specific financial concerns linked to debt, illness or bereavement, homelessness and domestic abuse that may be exacerbated by the current crisis.

For example, Santander has teamed up with Age UK and the Alzheimer's Society to make social phone calls to lonely and vulnerable people in local communities, offering advice, support and help to improve digital skills and confidence banking online. Elsewhere, some staff at Metro Bank and HSBC are trained as 'Dementia Friends', able to provide support to people living with memory loss or dementia.

Barclays has launched a £100m COVID-19 Community Relief Programme to provide support to UK registered charities, while the Co-operative Bank is continuing its work with charities StepChange and Refuge, extending its referral programme with Citizens Advice Manchester to help customers who find themselves in financial difficulty as a result of the pandemic.

What support is your bank offering?

Find out what support your bank is offering when it comes to cash delivery services, third party access schemes, telephone banking, help for customers with specific vulnerabilities and training to use online banking, below.



HSBC

Cash delivery services

- Has signed up to the Post Office's cash delivery scheme and its pre-authorized cheque scheme, FastPACE, for an initial period of 12 weeks but has decided to extend this until the end of September.
- Initially approaching vulnerable or isolated customers, it is now offering Fast PACE as a solution for those calling in concerned on how best to access cash whilst isolating. It will be keeping this option under review.

Third party access

- Has not specified additional third-party support.

Telephone banking and helplines

■ 03457 404 404

- It has introduced dedicated options to its telephone line for key workers and customers in coronavirus-related financial difficulty to help provide faster response times.
- Normal wait times are typically under one minute but July saw an increase in Covid-related customer enquiries that increased wait times to 5 ½ minutes, with particular variability around peak demand periods.

Visiting your branch

- Most of HSBC's branches (98%) are open but under different hours and offering limited services compared to normal. The majority are offering core essential services from 10am to 2pm Monday to Friday, while it will be increasing opening hours for some branches to 10am to 4pm as further protective measures are put in place. HSBC UK customers are able to access their bank account and carry out their day-to-day banking at local Post Office locations.
- It has introduced measures to support social distancing, including controlling the number of customers in branches if necessary, signage and floor markings. It is taking some self-service machines and counter positions out of service and providing PPE for staff. It is the process of installing additional protective screens to re-open some counters and self-service kit as well as installing automated hand sanitising dispensers for customers.
- It has temporarily stopped face-to-face customer appointments in branch, however in over 60% of branches some services are available through a walk-through journey supported by branch staff over the phone.

Work with other organisations/charity partnerships

- It has been proactively contacting vulnerable customers to offer support, including with information on how to get set up on internet and mobile banking or access services through its Post Office partners.
- It is offering support to people struggling with addictions and dementia through its partnerships with GamCare and the Alzheimer's Society, more information can be found on its website and by speaking to an adviser over the phone. Its specialist teams are all trained as 'Dementia Friends', and able to provide support to those with memory loss, dementia or Alzheimers.
- It works closely with Refuge to understand what support customers may need if they have been victims of abuse, with the Royal National Institute of Blind People (RNIB) and Citizens Advice, to gain insight into support required on a broader basis for vulnerable customers.
- It is writing to customers to remind them of the £500 interest-free overdraft that is currently on offer, which reverts back to the normal rate on 30th August.



Lloyds Bank

Cash delivery services

No cash delivery services available.

Third party access

- Runs a 'trusted person' service, which helps those shielding or unable to reach a branch to carry out their banking and access cash.
- This is where self-isolating customers and those who can't bank digitally can ask a trusted person to visit a branch with an ID. The person must be 18 or over, and must ask for a third party mandate arrangement form, which will then be completed and signed by the account holder before returned to the branch. The set-up process can also be done over the phone. Withdrawals are capped at £100.

Telephone banking and helplines

■ 0345 300 0000

- In addition to the main helpline above, it has launched an extra helpline service for vulnerable customers, the over 70s and NHS workers. The number is included in correspondence sent to eligible customers only. Nominated trusted persons can ask in branch for the dedicated phone number also.
- If you have a query about using Internet Banking, you can also contact staff on 0345 606 6529.

Visiting your branch

- More than 95% of branches have been kept open throughout the crisis. Branches are currently open 9:30am to 3:30pm, Monday to Friday.
- Branches have signage and markers for social distancing, alongside shield screens at counters. Customers can also access day to day banking at the Post Office's 11,500 branches across the UK.

Online training

- In April, Lloyds Banking Group announced a new partnership with We Are Digital that aims to provide vulnerable customers access to free support on using internet banking and staying safe online.
- The programme aims to help people with everyday digital tasks and can be accessed by phone, on 0345 222 0333 from Monday to Friday 9am to 5pm.
- Topics include: online food shopping, booking a doctor's appointment, using the NHS website, staying in touch with friends and family through video calls and internet banking. The partnership is also delivering 2000 tablets to over 70s who do not currently have a suitable device to access the internet. Get in touch with the helpline above to see whether you're eligible for support.
- It has also simplified its online banking registration process and added new help and guidance to its website for first-time users.

Additional support

- It has written a guide on money management and staying safe from fraud, which it is sending out to vulnerable customers. Contact your local branch to get a copy.
- Customers are able to deposit cheques of up to £1000 through its mobile app, and are able to continue to request new and extended payment holidays. It has also recently added online forms for payment holiday applications - to make the process as simple as possible.



Halifax

Cash delivery services

No cash delivery services available.

Third party access

- Runs a 'trusted person' service, which helps those shielding or unable to reach a branch to carry out their banking and access cash.
- Self-isolating customers and those who can't bank digitally can ask a trusted person to visit a branch with an ID. The person must be 18 or over, and must ask for a third party mandate arrangement form, which will then be completed and signed by the account holder before returning to the branch. The set-up process can also be done over the phone. Withdrawals are capped at £100.

Telephone banking and helplines

■ 0345 720 3040

- In addition to its main phone number above, it has launched a helpline service for vulnerable customers, the over 70s and NHS workers. Information about the number is included in correspondence sent to customers identified as eligible. Nominated trusted persons can ask in branch for the dedicated phone number also.

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- Branches have signage and markers for social distancing, alongside shield screens at counters. Customers can also access day to day banking at the Post Office's 11,500 branches across the UK.

Online training

- It has partnered with We Are Digital to provide vulnerable customers with access to free support on using internet banking and staying safe online.
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 - The partnership is delivering 2000 tablets to over 70s who do not currently have a suitable device to access the internet.
- It has also simplified its online banking registration process and added new help and guidance to its website for first-time users.
- It has provided information on how to stay safe from scams via its new scam code page accessible on its [website](#).

Additional support

- It has written to customers explain the support available, along with a guide on money management and staying safe from fraud. Ask your local branch for a copy.
- Customers are able to deposit cheques of up to £1000 through its mobile app, and are able to continue to request new and extended payment holidays. It has also recently added online forms for payment holiday applications – to make the process as simple as possible.



Bank of Scotland

Cash delivery services

No cash delivery services available..

Third party access

- Runs a 'trusted person' service, which helps those shielding or unable to reach a branch to carry out their banking and access cash.
- This allows customers who are struggling to visit their branch and who can't bank digitally can ask a trusted person to visit a branch with an ID. The person must be 18 or over, and must ask for a third party mandate arrangement form, which will then be completed and signed by the account holder before returning to the branch. The set-up process can also be done over the phone. Withdrawals are capped at £100.

Telephone banking and helplines

■ 0345 721 3141

- In addition to the main phone line above, it has launched a helpline service for vulnerable customers, the over 70s and NHS workers. Information about the number is included in correspondence sent to customers identified as eligible.
- Nominated trusted persons can ask in branch for the dedicated phone number also.
- It also has a dedicated helpline for people who need help with internet banking: 03456020000, which is open 24 hours a day, seven days a week.

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Additional support

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Nationwide

Cash delivery services

Nationwide is offering a cash delivery service that will continue for the time being. Details of how to set this up are available via its website and over the phone.

Third party access

- It's offering access to banking services and cash via a trusted family member or friend using a third-party mandate process. Additional details of how to set this up can be found on its website or by contacting the bank direct via its helpline below.
- It is also allowing nominated representatives to visit a customer's bank branch on their behalf.

Telephone banking and helplines

■ 0800 30 20 11

- In addition to its main banking line above, it has set up a specialist telephone helpline with a dedicated team to support customers during the pandemic. This has been made available for customers who primarily transact in branch and is still running. It is planning to continue this until the end of the year, but will look to extend it if there is a second wave.
- In addition, it has a specialist support team accessible via a dedicated helpline that aims to support customers with a range of conditions at 0800 917 23 93.
- The service is confidential and helps customers and their carers manage their accounts during difficult times. Where necessary, staff will put customers in touch with relevant charities who can help.
- Although busier during the pandemic, phone lines are back to normal with an average wait time of 42 seconds on its main banking line.

Visiting your branch

- Nationwide has kept 90% of its branches open throughout lockdown. Some branches are now opening from 9am-3pm, Monday to Friday, and 9am-12pm on Saturdays. It's asking customers to only use a branch if they need to, and is continuing to enforce the two-meter social distance recommendations.
- It is limiting the number of customers allowed in-branch at any time, has erected screens, is providing hand sanitizer and has clear markings and signage to encourage social distancing.

Online training

- It has been educating members about digital banking to help free-up phone lines for elderly and vulnerable customers, and has been working to ensure online and digital channels are easy to use, providing posters in branch which directs customers to online channels to help deter unnecessary trips into branches if a transaction can be completed online.
- There are a number of videos posted to its website while staff in branch have pledged to help customers as much as they can while respecting social distancing.

Working with other organisations

- The bank has been working with Hidden Disabilities and piloting the Sunflower Scheme in some branches alongside quiet hours to help support members with a range of not easily detectable disabilities. Learning from this has been shared with other branches to support members.



Santander

Cash delivery services

No cash delivery service available.

Third party access

- It is currently signed up to the Post Office Payout Now service, available to all customers.
- It is also continuing to allow a customer's chosen trusted family member or friend to help manage their account for day-to-day activities like shopping or accessing cash.
- This is designed to provide short term help to customers, or where a Power of Attorney isn't the right option, such as when they are going into hospital, or if they are an older customer who may find banking difficult or confusing and need support.

Telephone banking and helplines

■ 0800 9 123 123

- It is continuing to redeploy branch staff to its contact centre team, to ensure all customers can receive support they need. Its phone lines have been busier than usual, however, as of July, customers will wait less than five minutes to reach support on the phone.
- In addition to the regular telephone banking phone number, Santander is running a dedicated helpline for vulnerable customers who find themselves in an emergency situation requiring urgent help, such as if they are self-isolating and unable to use online or mobile banking: 0800 0156382. This is open Monday to Friday from 9am-5pm and Saturday 9am-4pm.
- Branch staff have been making wellbeing phone calls to customers aged 65+ who haven't been able to get into a branch because of the pandemic. These phone calls cover a range of subjects from checking if the customer is coping, to providing reassurance that it's available to help if they need some support, and suggesting relevant charities and organisations if they express a need for support beyond banking.

Visiting your branch

- All branches are open and operating with usual services, other than those on university campuses and an approximate 20 local branches (mostly located in Santander Head Offices and closed shopping centres). Most branches open from 10am-3pm, with about 200 re-opening on Saturdays. Customers can check the latest information about their local branch on its Branch Locator:
<https://branchlocator.santander.com/>
- Regular COVID-19 risk assessments in line with government guidelines are being carried out to ensure staff and customers are protected. Social distancing is being enforced, with prominent signs and branch colleagues actively reminding customers to keep their distance.
- They're also limiting the number of customers allowed in a branch one time, providing hand sanitiser gel and erecting perspex and pull-up screens between customers and staff. PPE is available for branch employees.
- Queues are managed by branch colleagues, who prioritise elderly and vulnerable customers, and barriers are deployed to set an orderly, socially distanced queue.

Online training

- It is offering free Virtual Scam Awareness Events that cover the most prevalent types of scams and fraud. Available to everyone through Santander events website, the half-hour sessions provide tips and advice on what to look out for and how to protect yourself from this type of crime. Classes run throughout the week and weekend, specially trained colleagues deliver the sessions over online video conferencing, with time built in for question and answer sessions.
- It has also launched a chat service available through online and mobile banking, offering 24/7 banking support, including help with digital banking. Up-skilled branch colleagues act as 'live agents' to give personalised support to customers through this service.

Working with other organisations

■ In 2019, Santander launched a three-year strategic partnership with the Alzheimer's Society to improve its offer for dementia patients.

■ It's audited a range of branches and contact centres to help better support customers affected by dementia, and is now implementing the recommendations, including training Dementia Ambassadors in each branch region and contact centre. Santander employees are also becoming 'Dementia Friends' via a bespoke e-learning module. 1000+ employees have signed up to volunteer with Alzheimer's Society and Age UK to make social phone calls to lonely and vulnerable people (not just Santander customers), distribute support leaflets, deliver groceries, help older people get online and develop their digital skills.



Barclays

Cash delivery services

It will continue to offer its cash delivery service for most vulnerable customers, but is keeping measures under review.

Third party access

Has not specified additional third-party support.

Telephone banking and helplines

■ 03457 345 345

■ It has redeployed branch staff to add capacity to its main phone line and is now handling 30% more daily contacts than at peak call volumes in April and May, halving wait times. The average answer time is less than 10 minutes and for vulnerable customers, it's half of this time.

■ Vulnerable customers, those over 60 and NHS workers have automatic call prioritisation. When they phone Barclays, they will go to the front of the queue so they can be helped more quickly.

Visiting your branch

■ Barclays is starting to extend branch opening hours, although this depends on the branch, so it is worth checking the bank's branch finder before visiting.

■ It has introduced precautionary measures across its branch network based on advice from Public Health England, including perspex screens, social distancing measures with floor markings to keep people two metres apart, sanitising liquid and wipes, and enhanced cleaning of the branch. All staff have been provided with face masks.

■ Where possible, branch staff are actively managing queues outside branches to help customers or point them to alternative means. It is prioritising elderly customers and NHS staff as much as it can.

Online training

■ Barclays Digital Eagles programme aims to build digital skills and confidence, training thousands of former and current Barclays staff who can pass on their expertise to colleagues and customers.

■ The Digital Eagle network is running 'Tea and Teach' sessions online via its YouTube channel for those just starting to use internet banking or who are particularly vulnerable isolating at home.

■ Key topics include how to connect with family and friends online and alternative ways to bank.

■ They're also delivering digital skills to 500 care homes to help residents stay connected with loved ones and book virtual GP appointments. Additional 'how to' videos on subjects like how to use online banking and how to save money online are also available on its YouTube channel.

■ It's added new content to its Digital Wings online learning programme, available on its website: <https://digital.wings.uk.barclays/for-everyone>. Tutorials aim to build digital confidence, with modules on a range of topics including using the internet and social media, basic internet banking skills and staying safe online.

■ In response to customer concerns around shopping, with many shopping online for the first time, it has created a new website with tips on how to stay safe, emailing all customers over 60 with this guidance. <https://www.barclays.co.uk/coronavirus/grocery-shopping-made-easy/>

Additional support

■ It has launched a volunteer shopping device available through its Pingit payments app. Customers who are self-isolating or shielding can give carers, friends or family members a contactless enabled device which can be used to pay in-store for essential supplies on their behalf. More information can be found on its website.



TSB

Cash delivery services

- It will, in exceptional situations, arrange to post money to a customer's home address and has facilities for customers to access cash via friends or family on a temporary basis. This can be arranged by calling the bank's main phone line.
- It has not signed up to any of the Post Office schemes though TSB customers can use Post Offices to pay in and withdraw cash.
- It sent thousands of ATM cards to customers who only held passbooks for their accounts, to enable them to get easier access to their money. If you are a passbook holder and have not currently received an ATM card, contact TSB on its phone line above.

Third party access

- It has made it easier for customers to arrange for a third-party to permanently support vulnerable customers with their banking through the addition of a new online process.

Telephone banking and helplines

■ 03459 758 758

- It is offering telephone support for those most in need and says it is not aware of long wait times for its call centre.
- Along with a call centre, you can contact your local branch direct, with the relevant numbers available on its website.

Visiting your branch

- It has reduced hours in branches to protect customers and staff, including allowing for regular cleaning.
- A number of branches have had to close on a temporary basis at different times due to the impact of the pandemic on staff, with many now starting to extend hours.
- Information about opening hours of local branches can be found on the company's branch finder available on its website.

Online training

- It is providing support for people choosing to go online with the TSB Smart Agent, a chatbot that provides a mixture of automated answers and responses from around 300 staff members who have been trained on the system.
- It's website has a number of guides for setting up both mobile and internet banking.

The **co-operative** bank

The Co-operative Bank

Cash delivery services

No cash delivery service available. ATMs are free-to-use, all have been kept open during the crisis.

Third party access

■ It is running an exceptions process that can be used for vulnerable customers who need someone else to access their money on their behalf. More information can be found by speaking to an adviser over the phone.

Telephone banking and helplines

■ 03457 212 212

■ It is reviewing branch and telephone opening hours to ensure it can serve customers who need to use banking services. Currently, the contact centre and live chat opening hours are 8am to 6pm Monday to Friday, and 9am to 5pm on Saturday and Sunday.

■ Demand at contact centres has varied, with typical wait times are between five to 10 minutes.

■ It's been proactively contacting basic current account holders to ensure that they are receiving the support they need. It's also identifying regular branch users who may be vulnerable in order to reach out to ensure there are options in place to support them.

Visiting your branch

■ It is gradually extending opening hours on an individual branch basis based on customer demand and local community needs, and recommends checking their online branch finder to see whether local outlets are open.

■ It has carried out a COVID-19 risk assessment and shared the results with branch colleagues. It has cleaning, handwashing and hygiene procedures in place, have taken steps to maintain a 2m distance in branches, and where people cannot be 2m apart, have done everything practical to manage transmission risk.

■ The bank doesn't have specialist time slots for elderly or vulnerable customers, but staff will take steps to manage queues where required in order to keep customers and colleagues safe.

Online training

■ Its working to identify customers who don't bank digitally and explaining options available to them around support and accessing additional funds.

■ Customer service teams are ready to assist customers who want to set-up online banking or use its mobile app and need help to get started. Help is best accessed over the phone. For more specific inquiries, the Co-operative Bank runs a live chat feature for online banking customers available on its website.

■ They're also providing regular reassurance messages to customers including promotion of the bank's Digital Wallet, to customers without contactless debit cards.

Additional support

■ Additional measures available include emergency support for the most vulnerable from an emergency fund, increased flexibility on savings account withdrawals and the option to increase ATM limits to allow easier access to cash.

Working with other organisations

■ It is also working with a number of charities to provide support for vulnerable customers, including those who are experiencing financial difficulties and economic abuse.

■ Specialist Financial Support

Runs a separate helpline for customers experiencing financial difficulties: +44(0)3457 212 212 (open 8am-6pm Monday to Friday and 9am-5pm Saturday and Sunday). Alternatively customers can send a secure message once logged into online banking 24/7.

■ Citizens Advice Manchester

Runs a referral programme with Citizens Advice Manchester to help customers in financial difficulty. Customers are prioritised after speaking to an adviser. Once a customer has been referred they will be guaranteed contact within 48 hours. This service is being extended in response to the pandemic.

■ Step Change

Works closely with StepChange, a debt charity who offer confidential, free, impartial and independent debt advice. It has a direct line to StepChange, meaning it can refer customers straight to them to get the help and support required. If you are struggling with debt related issues, call the main Co-operative Bank phone line and ask about what support or advice may be available.

■ Refuge

It is working with Refuge to raise awareness of the scale of financial abuse within intimate relationships. Details of Refuge's resources and 24 hour National Domestic Abuse Helpline (0808 2000 247) are available across the Co-operative Bank's channels.



Metro Bank

Cash delivery services

Customers can nominate a third-party to collect cash (up to £150 a week) with a signed letter and photo ID.

Third party access

- It's set up a new process which allows customers to send someone else into store to withdraw cash from their account for them – up to a maximum of £150 a week.
- The person collecting the cash will need to bring photo ID, as well as a signed letter from the account holder naming them as the person making the withdrawal, stating the amount. Customers will also need to include a contact number, as the bank will give them a call to confirm the transaction.

Telephone banking and helplines

■ 0345 080 8500

- Customers can contact their local branch directly on the phone, although they've warned that phone lines continue to be busy.
- However, staff from branches have been redeployed to provide additional capacity, answering calls from customers within one minute on average. Busiest times of day in July were between 1-2pm and in the evenings after 5:30pm. It's confident it has sufficient resources to support people quickly and efficiently.

Visiting your branch

- Branches are open seven days a week for all stores except a handful of Central London locations where customer demand remains lower. Tottenham Court Road, Piccadilly, Cheapside, Moorgate and Earls Court will continue to operate Monday to Friday, 9am – 5pm for now.
 - Opening hours are 9am- 5pm Monday to Saturday and 11am - 5pm on Sundays. They're implementing strict social distancing guidelines and have counter screens.
- It recently opened its 76th store in Cardiff with the first drive-through bank in Wales, enabling contact-free banking.

Online training

- Staff on the phone and in store can also provide guidance on setting up and using online services.
- There are instructions on its website on how to set up online and app based banking, which can be accessed [here](#).

Additional support

- Some staff members are trained as 'Dementia Friends', who can help those suffering from memory loss when they come into branches. Some of its store colleagues are trained in deaf awareness and basic British Sign Language, and the bank has Portable Induction Loop Amplifiers at all of its locations.
- It's ATMs are designed to allow those with impaired sight to use its machines with ease. They can also provide large font services, audio CDs, as well as statements and Terms and Conditions in Braille format.



Tesco Bank

Cash delivery services

- It is utilising its Travel Money home delivery service provided by Travelex to provide free cash deliveries to vulnerable customers with a Tesco Bank current account or savings account within 48 hours.
- Customers who are isolated without access to cash via an ATM, can get cash between £20 and £500 delivered safely to their home free of charge. Tesco advises you contact your local branch by phone if you think you'd be eligible. The service remains available now lockdown has passed, and it will continue to be offered in line with customer demand.

Third party access

- They've launched a dedicated Volunteer e-Gift Card giving elderly, vulnerable and self-isolating customers a contact-free way to allow others to pay for and collect their weekly shop.
- Customers unable to get to the shops themselves can buy a Volunteer e-Gift Card, available from £5 up to £150, online. This can then be emailed directly to friends, family or volunteers to purchase essential groceries in Tesco stores on their behalf.

Telephone banking and helplines

■ 0345 300 3511

- Staff are providing support to vulnerable customers over the phone, helping customers set up online banking and providing additional guidance.

Visiting your branch

- Tesco doesn't have any branches, but deposits and withdrawals can be made at selected Tesco stores at the Customer Service Desk.
- Hand sanitisers are being placed around stores, protective screens have been put up at counters and staff will be limiting the flow of people coming.

Additional support

- Tesco has a dedicated team who support vulnerable customers, who receive specialised training in how to support a number of vulnerabilities and the bank is currently increasing the size of the team in anticipation of an increase in numbers of customers needing support. They've also updated their website with information that aims to support customers with a range of vulnerabilities, which can be found here: <https://www.tescobank.com/help/here-to-help/>.
- This includes detail on how to deal with financial challenges associated with illness and bereavement, redundancy or loss of income and debt. It also includes money-related advice regarding travel and holidays including refund claims, information on staying safe while using online banking and tips on how to protect yourself against fraud.
- They're offering a three-month payment break for credit card and loan customers, penalty free access to savings accounts, interest free overdrafts and new provisions to allow insurance customers to make changes to their policy free of charge.



RBS

Cash delivery services

- It is offering cash delivery and cheque posting.
- It has also launched a Get Cash service available via its mobile app, which allows you or someone you trust to withdraw up to £130 from NatWest or RBS branded ATMs. Once you log into the app, you have the option to select an amount you want to withdraw, after which you will be sent a six-digit 'Get Cash Code', which you can enter at your nearest ATM.

Third party access

- It is offering companion cards that can be topped up by up to £100 every five days and given to a trusted person or carer to make purchases on behalf of the individual. This acts as a supplement to an existing current account that will enable vulnerable people, and those in extended isolation, to give trusted volunteers a way to pay for their essential goods.
- It is also offering the Post Office's Fast PACE service, allowing a customer to nominate a trusted person (such as a carer or family member) to collect a pre-authorized cheque at their bank and cash it in at the Post Office.

Telephone banking and helplines

- It has a dedicated support line for customers over 70 or those in isolation and a separate service for NHS workers at 0800 051 4177.

Visiting your branch

- Throughout lockdown, 95% of branches have remained open, with those that shut reopening as normal now that restrictions have lifted.
- All branches will be open from 10am to 3pm typically, although opening hours depend on the specific branch. To check if a branch is open and latest opening times, customers should use its branch locator tool online.
- Each bank is adhering to government advice when it comes to health and safety and social distancing measures. Branches are only open for customers who need to carry out critical transactions. Older customers or those not able to stand or wait outside in the cold will be invited into a branch ahead of others.

Online training

- Support is available online and on the phone to help get set up with internet banking. It is encouraging customers to bank online if possible and will support them in doing so.
- Its website has a number of helpful guides on how to familiarize yourself with internet banking, including interactive videos posted to its Video Hub.
- It is running free Digital Lessons to learn about online banking and its mobile app. This is conducted over Zoom, you need to access the website to register. It is also offering one to one chats with bankers for those who don't want to come into a branch.

Additional support

- For customers that are financially impacted by coronavirus, they will have until 31 October to request £500 interest free on their existing arranged overdraft (or up to your existing limit if lower than £500).
- For customers that have Student accounts and are expecting to move to a Graduate account this year, due to current circumstances your account will no longer change in 2020. If you have a Graduate account and are due to move to the second year where your interest free overdraft buffer is reduced, this reduction will also not take place in 2020.
- It has also been working with SafeLives, setting up a £1 million fund for those affected by economic and domestic abuse.



NatWest

Cash delivery services

- It is offering cash delivery and cheque posting.
- It has also launched a Get Cash service available via its mobile app, which allows you or someone you trust to withdraw up to £130 from NatWest or RBS branded ATMs. Once you log into the app, you have the option to select an amount you want to withdraw, after which you will be sent a six-digit 'Get Cash Code', which you can enter at your nearest ATM.

Third party access

- It is offering companion cards that can be topped up by up to £100 every five days and given to a trusted person or carer to make purchases on behalf of the individual. This acts as a supplement to an existing current account that will enable vulnerable people, and those in extended isolation, to give trusted volunteers a way to pay for their essential goods.
- It is also offering the Post Office's Fast PACE service, allowing a customer to nominate a trusted person (such as a carer or family member) to collect a pre-authorised cheque at their bank and cash it in at the Post Office. They're also offering the Post Office's Fast PACE, allowing a customer to nominate a trusted person (such as a carer or family member) to collect a pre-authorised cheque at their bank and cash it in at the Post Office.

Telephone banking and helplines

It has a dedicated support line for customers over 70 or those in isolation: 0800 051 4176, and a separate service for NHS workers: **0800 0462 418**.

Visiting your branch

- Throughout lockdown, 95% of branches have remained open, with those that shut reopening as normal now that restrictions have lifted.
- All branches will be open from 10am to 3pm typically, although opening hours depend on the specific branch. To check if a branch is open and our latest opening times, customers should use its [branch locator tool](#).
- Each bank is adhering to government advice when it comes to health and safety and social distancing measures. Branches are only open for customers who need to carry out critical transactions. Older customers or those not able to stand or wait outside in the cold will be invited into a branch ahead of others.

Online training

- Support is available online and on the phone to help get set up with internet banking. It is encouraging customers to bank online if possible and will support them in doing so. Its website has a number of helpful guides on how to familiarize yourself with internet banking, including interactive videos posted to its Video Hub.
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Additional support

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- For customers that have Student accounts and are expecting to move to a Graduate account this year, due to current circumstances your account will no longer change in 2020. If you have a Graduate account and are due to move to the second year where your interest free overdraft buffer is reduced, this reduction will also not take place in 2020.
- It has also been working with SafeLives, setting up a £1 million fund for those affected by economic and domestic abuse.



Ulster Northern Ireland

Cash delivery services

- It is offering cash delivery and cheque posting.
- It has also launched a Get Cash service available via its mobile app, which allows you or someone you trust to withdraw up to £130 from NatWest or RBS branded ATMs. Once you log into the app, you have the option to select an amount you want to withdraw, after which you will be sent a six-digit 'Get Cash Code', which you can enter at your nearest ATM.

Third party access

- It is offering companion cards that can be topped up by up to £100 every five days and given to a trusted person or carer to make purchases on behalf of the individual. This acts as a supplement to an existing current account that will enable vulnerable people, and those in extended isolation, to give trusted volunteers a way to pay for their essential goods.
- It is also offering the Post Office's Fast PACE service, allowing a customer to nominate a trusted person (such as a carer or family member) to collect a pre-authorised cheque at their bank and cash it in at the Post Office.

Telephone banking and helplines

- It has a dedicated support line for customers over 70 or those in isolation: 0800 092 4238, and a separate service for NHS workers: **0800 0466 778**.

Visiting your branch

- Throughout lockdown, 95% of branches have remained open, with those that shut reopening as normal now that restrictions have lifted.
- All branches will be open from 10am to 3pm typically, although opening hours depend on the specific branch. To check if a branch is open and our latest opening times, consult its online branch locator tool
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Online training

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- It is also running free Digital Lessons to learn about online banking and its mobile app. This is conducted over Zoom, you need to access the website to register. It is also offering one to one chats with bankers for those who don't want to come into a branch.

Additional support

- For customers that are financially impacted by coronavirus, they will have until 31 October to request £500 interest free on their existing arranged overdraft (or up to your existing limit if lower than £500). For customers that have Student accounts and are expecting to move to a Graduate account this year, due to current circumstances your account will no longer change in 2020. If you have a Graduate account and are due to move to the second year where your interest free overdraft buffer is reduced, this reduction will also not take place in 2020.
- It has also been working with SafeLives, setting up a £1 million fund for those affected by economic and domestic abuse.

Which?

Which?, 2 Marylebone Road,
London NW1 4DF
Phone +44 (0)20 7770 7000
Fax +44 (0)20 7770 7600