



Post Office Ltd Network Report 2024

Post Office Ltd Network Report 2024

**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 2024 as required under Provision 11 of the Postal Services Act 2011. It is sent to the Department of Business and Trade who will lay a copy of the report before Parliament. Specific information in this report for the network as of March 2024 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:
www.corporate.postoffice.co.uk



Network Reach

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

Of the 11,805 Post Office branches open as of the end of March 2024, 11,690 are run by independent Postmasters and retail partners, with the remaining 115 branches run by Post Office Ltd directly.

It is also worth noting that Payzone has approximately 11,000 payment outlets in the UK. Together, the two networks provide over 23,000 locations at which customers can pay their household bills quickly and conveniently.

We remain committed to meeting the needs of customers across the country, working with Postmasters to provide convenient, sustainable access to Post Office products and services.

Over the past year we have focused on strengthening and re-aligning the network to ensure that we are responding to rapidly changing consumer needs and delivering for the maximum number of customers across the UK. In September 2023 we launched our own online parcels purchase solution, 'Parcels Online' followed by our buy-in-branch proposition in November 2023.

Following the successful introduction of our in-branch services in partnership with Amazon and DHL, we have further increased this offer with the introduction of new in-branch services with EVRi and DPD. This means that these services are now available in over 8,000 branches, offering at least one service from our new carriers. Our Postmasters have welcomed the new business they are seeing in their branches and our new carriers are also pleased with the expert face-to-face service our branch teams provide to their customers.

As of March 2024, in partnership with Cash Access UK, over 40 Banking Hubs are now open across the UK.

All these new offerings are underpinned by a customer-centric approach that helps strengthen the network, benefitting not only customers but also Postmasters and our retail partners.



Our Services

Customers can access over 170 different products and services within branch or online, across our core areas of mails, banking service, travel money and insurance, bill payments, government services and financial services.

A full list of the services we provide is set out later in this report.



Banking Services

Post Office remains committed to providing free, convenient and reliable access to cash for communities and businesses across the UK, supporting the banks to meet the Government's new legislation that guarantees nationwide access to cash services.

As the leading 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. Our partnership with almost every bank in the country continues to enable millions of people and small business to continue to access free-to-use cash services despite significant changes to bank branch networks.

In partnership with Cash Access UK, we have continued to deliver Banking Hubs to communities that have lost access to cash and banking. This innovative solution has restored critical services back into communities, driving up local economic regeneration and supporting those who need face to face support.

Our collaboration with Cash Access UK has also led to an increasing number of enhanced Post Offices for banking services, with new technology investment speeding up services and improving customer's experience in branch, as part of our wider automation plans across our network.



Making a difference

With a presence in every community in the UK, Post Office continues to work in partnership with stakeholders and charities to support communities across the UK.

For example, Post Office ran its third partnership 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 give 1p to the Trussell Trust for every withdrawal over our counters from 6 November 2023 to 31 March 2024, raising over £342,000, increasing our overall contribution since the partnership started to nearly £1 million.

We continued to support other charities including BBC Children in Need and the Disasters Emergency Committee as well as the many other charities which our branches support on an individual level.



Our Long-Serving Postmasters

Our success this year would not be possible without the incredible efforts of our Postmasters, champions of their local communities. Providing millions of customers with essential services each day and supporting some of the most vulnerable members of our society, Postmasters continue to provide vital services within their cities, towns and villages across the UK.

Over the past year we have celebrated the achievements of a number of Postmasters.

Magheraveely Postmistress Dorothy Annon – 30 Years Service



“I am happy to serve both the people of Northern Ireland and Eire. I really enjoy my role serving people – you get to know so many people from the local communities. You build up trust and you develop a relationship with customers. The people become part of your everyday life and you get to know about their families.”

Hackenthorpe Postmistress Melanie Bailey - 30 Years Service

“The best thing about the role is the people that you serve. I still love being a Postmistress as much today as when I started.”



Beech Hill

Postmaster Maqsood Anwar – 30 Years Service



“My community is good at supporting those in need. The cost-of-living crisis has hit hard so people want to help in whatever ways we can. We also support the homeless and refugees with winter packs.”

Hinton Charterhouse

Postmaster Roger Jacob - 40 Years Service

“The thing that I have enjoyed most about my job is that no two days are the same. They are varied, so no chance to get bored. I am serving customers and in between sorting out orders for the retail side of the business.”



Steeple Bumpstead Postmistress Jess Bruce – 30 Years Service



“Being a Postmistress is so rewarding. It is so much more than the Post Office services that I provide. I am here to help and someone for people to talk to”

Allenton Postmaster Bhupinder Sangha - 30 Years Service

“We have all been very happy here. People made us feel welcome and we soon got to know the community. The best thing about running your own business is the people that you meet. You get chatting to customers and we know several generations of families.”



Mollinson Way

Postmaster Piyushkumar Patel - 40 Years Service



"The best thing about the role is the people that you meet. Many of my customers I have known for 30 to 40 years. I want to thank people for their custom, old or new, over the past 40 years."

Muirhouse

Postmaster Riaz Hussain – 30 Years Service

"I have thoroughly enjoyed being a Postmaster for this community. I have a great set of customers. I look out for my customers, and they look out for me. It is like an extended family as I have got to know so well over the years."



Fair Isle Postmistress Fiona



“The best thing about being Postmistress for Fair Isle and running the shop is that you provide essential services to local people, and we know them all. We also get plenty of tourists here too.”



Accessibility of the Network

The Post Office is committed to meeting the accessibility criteria set by the Government. 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 NP20 part of the postcode).

Wide coverage across the UK ensures that the Post Office is accessible for all, including particular groups such as older people, those on low incomes and those with disabilities. Post Office also provides a key national infrastructure for small businesses, supporting them to grow and reach new customers.



Compliance with Government's network access criteria (March 2024)

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.

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 1 mile	Postcode Districts with less than 95% Population within 6 miles
Minimum requirement	99%	90%	99%	95%	95%	0
2022/23 Performance (excluding Drop & Collect)	99.59%	92.29%	99.23%	97.49%	97.95%	0
2022/23 Performance (including Drop & Collect)	99.59%	92.48%	99.29%	97.68%	97.97%	0

2023/24

Performance

(excluding Drop
& Collect)

99.57%

91.90%

99.05%

97.14%

97.90%

0

2023/24

Performance

(including Drop
& Collect)

99.58%

92.36%

99.24%

97.58%

97.90%

0



Accessibility to the Post Office branch network for key groups across the UK as of March 2024

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 2024 accessibility results for each of these categories are shown in the chart on the next page.

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 2024.

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

Small businesses

UK business locations from Companies House 2024.

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

Annualised “average gross monthly income per person (£)” from “Geolytix Residential Disposable Income 2023” at Output Area 2021 level (2011 for Scotland). Population of OA used if annualised average income in OA less than £10,000 or £20,000.

Individuals with disabilities

Northern Ireland Census 2021 - People - Disability @ Data Zone Level. Sum of population in Data Zone: “Day-to-day activities limited a lot” + “Day-to-day activities limited a little.”

Scottish Census 2011 - Disability - @ Output Area level

Sum of population in Output Area 2011: “Day-to-day activities limited a lot” + “Day-to-day activities limited a little.”

England and Wales Census 2021 - Disability (TS038) @ Output Area level

Sum of population in Output Area 2021: “Disabled under Equality Act: Day-to-

day activities limited a lot” + “Disabled under Equality Act: Day-to-day activities limited a little.”

Individuals over the age of 65

Based on the 2021 Census population (2011 for Scotland) broken down by age at Output Area level.

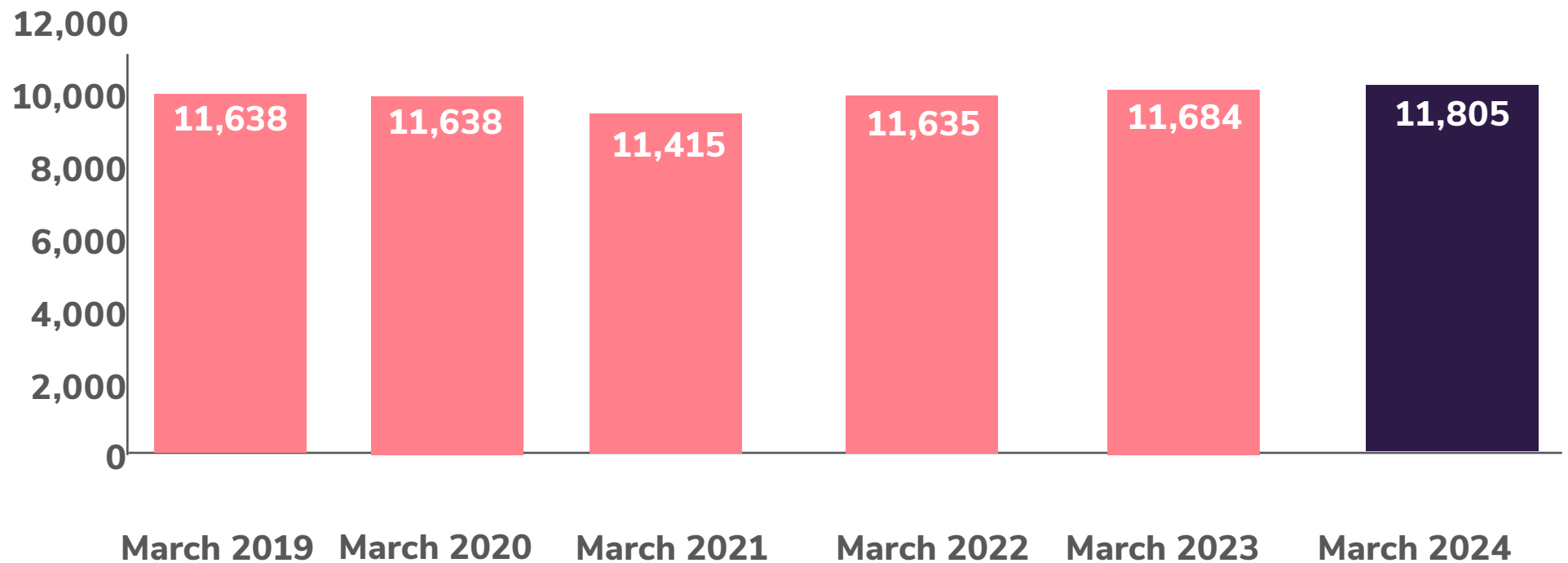
Accessibility Performance (March 2024)

Criteria	% of population within 1mile of a Post Office branch	% of population within 3 miles of a Post Office branch
Small businesses	92.52%	99.65%
Disadvantaged individuals	97.70%	99.90%
Individuals with low incomes (<10k)	84.41%	100.00%
Individuals with low incomes (<20k)	94.93%	99.64%
Individuals with disabilities	92.84%	99.56%
Elderly individuals	90.59%	99.41%



Network Tables

Total number of open Post Office branches from March 2019 to March 2024



Change in Post Office branches by region in March 2024

Region	No. of branches as of March 2023	No. of branches as of March 2024	Net Variance	% of loss/ gain
East Midlands	873	882	9	1.0
East of England	1,190	1,203	13	1.1
London	716	749	33	4.6
North East	494	508	14	2.8
North West	1,121	1,173	52	4.6
Northern Ireland	494	482	-12	-2.4
Scotland	1,316	1,289	-27	-2.1
South East	1,397	1,422	25	1.8

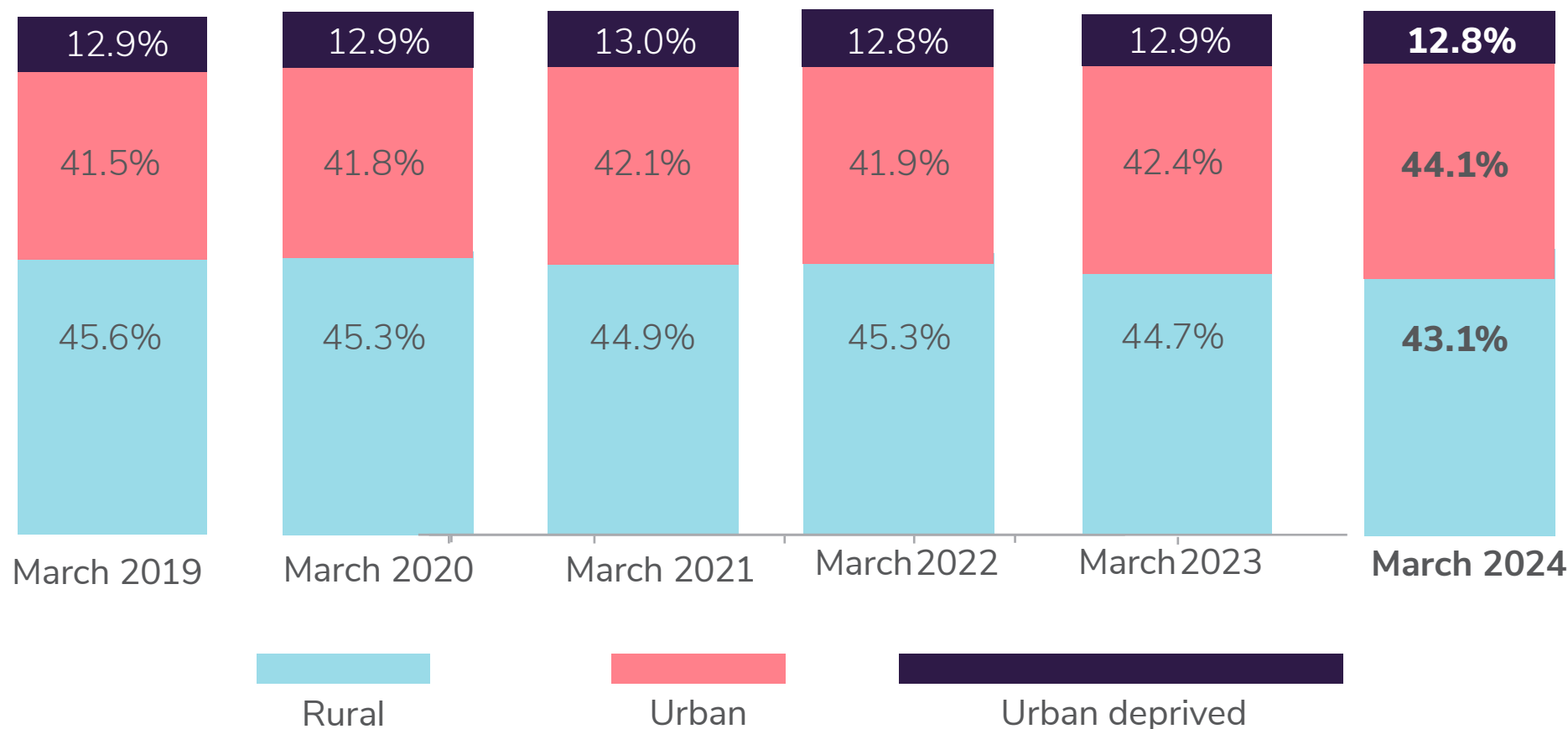
Region	No. of branches as of March 2023	No. of branches as of March 2024	Net Variance	% of loss/ gain
South West	1,254	1,252	-2	-0.2
Wales	952	920	-32	-3.4
West Midlands	918	945	27	2.9
Yorkshire and The Humber	959	980	21	2.2
Total	11,684	11,805		

Quarterly change in network size over recent years

Date	Total	Net change	% Quarterly Change
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	11,172	-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%

Date	Total	Net change	% Quarterly Change
31.12.21	11,596	34	0.29%
31.03.22	11,635	39	0.34%
30.06.22	11,600	-35	-0.30%
30.09.22	11,632	32	0.28%
31.12.22	11,637	5	0.04%
31.03.23	11,684	47	0.40%
30.06.23	11,692	8	0.07%
30.09.23	11,723	31	0.27%
31.12.23	11,789	66	0.56%
31.03.24	11,805	16	0.14%

Percentage of Post Office branches in rural, urban and urban deprived areas out of the total number of Post Office branches March 2019 to March 2024



The classification of locations into urban or rural is based on the relevant Official Statistics commissioned by the [Department for Environment and Rural Affairs Rural Urban Classification](#). The metrics used in the calculation of urban deprived is set by each devolved administration.

Regional changes in urban Post Office branch numbers (March 2024 vs March 2023)

Region	Urban Deprived as of March 2023	Urban Deprived as of March 2024	Net change	% loss/gain	Urban Other as of March 2023	Urban Other as of March 2024	Net change	% loss/gain	Urban Total as of March 2023	Urban Total as of March 2024	Net change	% loss/gain
East Midlands	82	86	4	4.9%	351	360	9	2.6%	433	446	13	1.5%
East of England	53	58	5	9.4%	489	514	25	5.1%	542	572	30	2.5%
London	60	63	3	5.0%	654	684	30	4.6%	714	747	33	4.6%
Northern Ireland*	91	42	-49	-53.8%	114	161	47	41.2%	205	203	-2	-0.4%
North East	109	111	2	1.8%	170	175	5	2.9%	279	286	7	1.4%
North West	297	318	21	7.1%	509	542	33	6.5%	806	860	54	4.8%
Scotland	161	165	4	2.5%	463	465	2	0.4%	624	630	6	0.5%

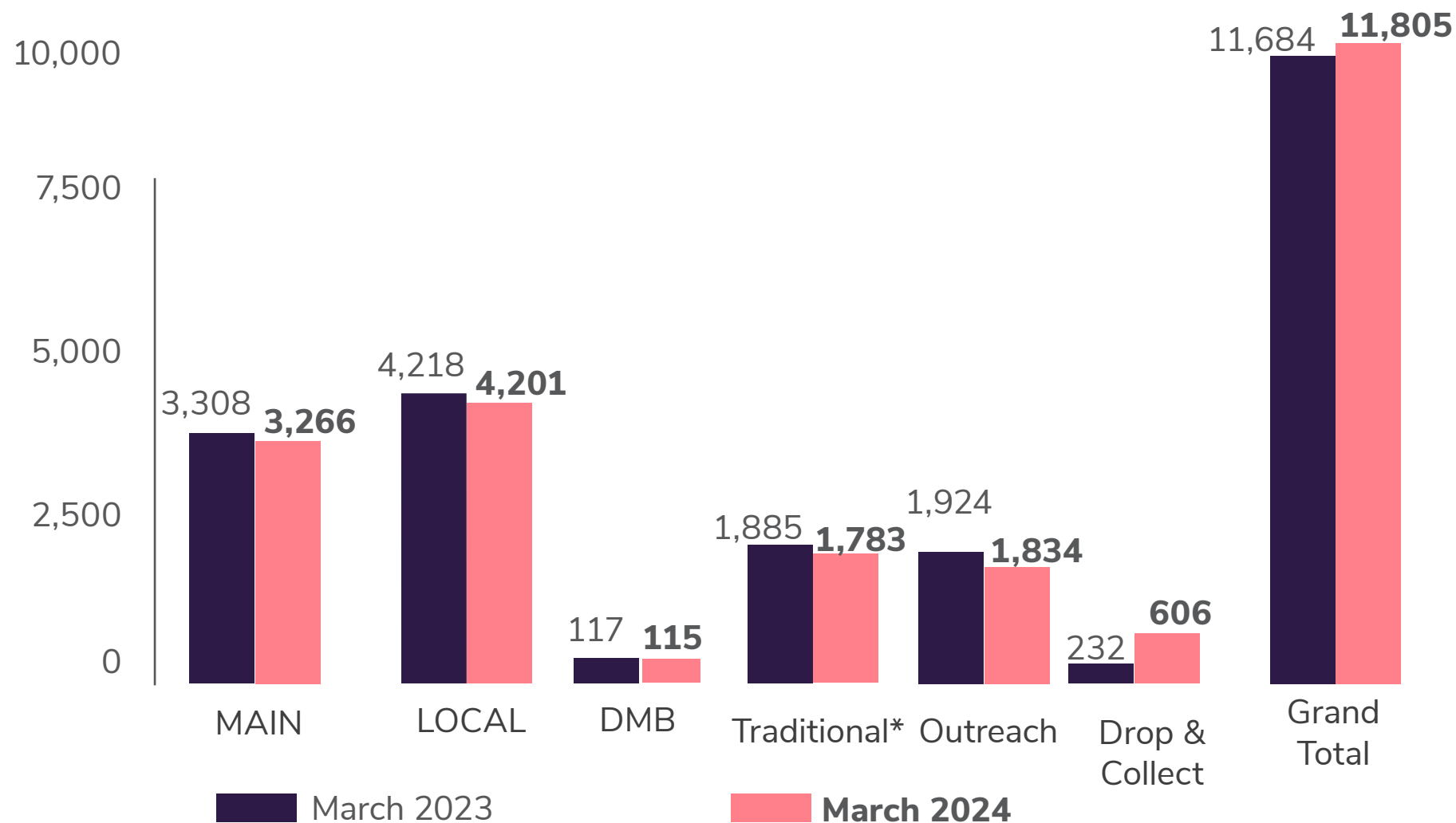
Region	Urban Deprived as of March 2023	Urban Deprived as of March 2024	Net change	% loss/gain	Urban Other as of March 2023	Urban Other as of March 2024	Net change	% loss/gain	Urban Total as of March 2023	Urban Total as of March 2024	Net change	% loss/gain
South East	65	68	3	4.6%	769	806	37	4.8%	834	874	40	2.9%
South West	72	75	3	4.2%	395	411	16	4.1%	467	486	19	1.5%
Wales	165	161	-4	-2.4%	221	220	-1	-0.5%	386	381	-5	-0.5%
West Midlands	169	177	8	4.7%	426	449	23	5.4%	595	626	31	3.4%
Yorkshire and The Humber	180	188	8	4.4%	398	418	20	5.0%	578	606	28	2.9%
Total	1,504	1,512			4,959	5,205			6,463	6,717		

*The change in deprivation measurement in Northern Ireland pertains to the change in Census geography between 2011 and 2021. The deprivation measurement has not been conducted by the relevant authority in Northern Ireland as yet and so the industry standard approach in the meantime is to apply the old deprivation measures to the new Census geographies, which results in an apparently large number of branches being reclassified from urban deprived to urban other (non-deprived). Once this has been recalculated later next year, the measurement is expected to be fall back in line with previous years.

Regional changes in rural Post Office branch numbers (March 2024)

Region	Rural as of March 2023	Rural as of March 2024	Net change	% loss/gain
East Midlands	440	436	-4	-0.9%
East of England	648	631	-17	-2.6%
London	2	2	0	0.0%
NI	289	279	-10	-3.5%
North East	215	222	7	3.3%
North West	315	313	-2	-0.6%
Scotland	692	659	-33	-4.8%
South East	563	548	-15	-2.7%
South West	787	766	-21	-2.7%
Wales	566	539	-27	-4.8%
West Midlands	323	319	-4	-1.2%
Yorkshire and The Humber	381	374	-7	-1.8%
Total	5,221	5,088		

Post Office branches by model types in March 2024 and March 2023



* Branches that remain on contracts issued before Network Transformation programme

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
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 5,000 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.

Service	Availability	Description
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 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.
Security Industry Authority	Selected branches	Customers who have applied for an SIA licence can complete their application in branch by having their documents checked, photo taken and signature electronically captured and sent to the SIA.

Identity Services

The Post Office offers a range of in-branch and online identity verification services.

Service		Description
In Branch Verification Service	Selected branches	Clients that require face-to-face identity proofing and document validation (for example, for a as part of pre-employment screening or criminal records check) can sign up to the Post Office In-Branch Verification service and have their customers verify their identity in a Post Office branch. This service provides a configurable range of identity verification options that enable in-person document inspection and facial comparison, as well as further advanced automated and manual checks by expert Security Centre staff.
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.
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.

Service		Description
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.

Mails

A range of mails services are available from Post Office branches nationwide from Royal Mail and Parcelforce Worldwide, Evri, DPD, Amazon logistics and DHL

Carrier	Service	Availability	Description
Guaranteed UK services are ideal for a valuable gift or important item or items that need a guaranteed next day delivery			
Royal Mail	Royal Mail Special Delivery Guaranteed by 9am®	All branches	
Royal Mail	Royal Mail Special Delivery Guaranteed by 1pm®	All branches	

Carrier	Service	Availability	Description
Guaranteed UK services are ideal for a valuable gift or important item or items that need a guaranteed next day delivery			
Parcelforce Worldwide	Parcelforce World-wide express24	All branches	
Parcelforce Worldwide	Parcelforce World-wide express9, express10 and expressAM	All branches	
Parcelforce Worldwide	Irelandexpress	Selected branches	Northern Ireland branches only to Southern Ireland
Tracked services offer a lower cost tracked services with the same delivery aim as 1st and 2nd class, but with end-to-end tracking. Available with and without a signature from July 2024			
Royal Mail	Royal Mail Tracked 24 with Signature	All branches as of 09/07/24	
Royal Mail	Royal Mail Tracked 48 with Signature	All branches as of 09/07/24	
Royal Mail	Royal Mail Tracked 24	All branches as of 09/07/24	
Royal Mail	Royal Mail Tracked 48	All branches as of 09/07/24	

Carrier	Service	Availability	Description
Guaranteed UK services are ideal for a valuable gift or important item or items that need a guaranteed next day delivery			
Parcelforce Worldwide	Parcelforce World-wide express48	All branches	
Parcelforce Worldwide	Parcelforce World-wide express-48large	Selected branches	
Evri	Evri Next Day	Selected branches	
Evri	Evri Standard	Selected branches	
DPD	DPD next day by 12	Selected branches	
DPD	DPD next day	Selected branches	
Signature UK services provide extra peace of mind of proof of delivery with a signature			
Royal Mail	Royal Mail Signed For® 1st Class	All branches	
Royal Mail	Royal Mail Signed For® 2nd Class	All branches	

Carrier	Service	Availability	Description
Standard UK services are reliable and easy to use and offer a range of delivery options for non-valuable items			
Royal Mail	Royal Mail 1st Class	All branches	
Royal Mail	Royal Mail 2nd Class	All branches	
Guaranteed international services are ideal for fast and secure international delivery, with the added security of end-to-end tracking and online confirmation of delivery			
Parcelforce Worldwide	Parcelforce World-wide globalexpress	Selected branches	
Parcelforce Worldwide	Parcelforce World-wide globalpriority	Selected branches	
Signature and Tracked International services for extra peace of mind with tracking or signature on delivery			
Royal Mail	Royal Mail International Tracked®	All branches	
Royal Mail	Royal Mail International Signed®	All branches	
Royal Mail	Royal Mail International Tracked & Signed	All branches	

Carrier	Service	Availability	Description
Standard UK services are reliable and easy to use and offer a range of delivery options for non-valuable items			
Evri	Evri International Priority	Selected branches	
Evri	Evri International Standard	Selected branches	
Standard International services are reliable and easy to use and offer a range of delivery options:			
Royal Mail	Royal Mail International Standard	All branches	
Royal Mail	Royal Mail International Economy	All branches	
Parcelforce Worldwide	Parcelforce Worldwide globalvalue	Selected branches	
Parcelforce Worldwide	Parcelforce Worldwide globaleconomy	Selected branches	
Pick up and drop off Services			
Royal Mail	Royal Mail pre-paid Drop Off	All branches	Acceptance of pre-paid parcels where Royal Mail postage bought online

Pick up and drop off Services

Royal Mail	Tracked Returns	All branches	Acceptance of pre-paid Royal Mail returns of unwanted items bought online
Royal Mail	Royal Mail Local Collect	All branches	Customer chooses to have online orders delivered to a local Post Office branch and collects when convenient
Royal Mail	Redelivery	Most branches	Delivery of Royal Mail missed deliveries to a local Post Office branch
Parcelforce Worldwide	Convenient Delivery	Most branches	Delivery of Parcelforce Worldwide missed deliveries to a local Post Office branch
Parcelforce Worldwide	PFW pre-paid Drop Off and Returns	All branches	Acceptance of pre-paid parcels where Royal Mail postage bought online
Parcelforce Worldwide	PFW Convenient Collect	Most branches	Customer chooses to have online orders delivered to a local Post Office branch and collects when convenient
Evri	Evri pre-paid Drop Off	Selected branches	Acceptance of pre-paid parcels where Evri postage bought online
Evri	Evri pre-paid Returns	Selected branches	Acceptance of pre-paid Evri returns of unwanted items bought online
Evri	Evri Click and Collect	Selected branches	Customer chooses to have online orders delivered to a local Post Office branch and collects when convenient

Pick up and drop off Services

DPD	DPD pre-paid Drop Off	Selected branches	Acceptance of pre-paid parcels where DPD postage bought online
DPD	DPD pre-paid Returns	Selected branches	Acceptance of pre-paid DPD returns of unwanted items bought online
DPD	DPD Click and Collect	Selected branches	Customer chooses to have online orders delivered to a local Post Office branch and collects when convenient
Amazon Logistics	Amazon pre-paid Returns	Selected branches	Acceptance of pre-paid Amazon returns of unwanted items bought online - no box or label needed
Amazon Logistics	Amazon Collections	Selected branches	Customer chooses to have Amazon orders delivered to a local Post Office branch and collects when convenient
DHL	DHL Click and Collect	Selected branches	Customer chooses to have online orders delivered to a local Post Office branch and collects when convenient

Additional Services

Royal Mail	Philatelic	Selected branches	Royal Mail special issue stamps and associated products, such as presentation packs and first day covers (stocked based on demand)
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Additional Services

Royal Mail	Redirection	All branches	Mail redirection service for customers who are moving home.
Royal Mail	Poste restante	Selected branches	Service for people travelling in the UK that allows them to collect their post
Post Office product but includes all carriers sold in branch	Drop & Go	Selected 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.

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
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; magnetic 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.
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 1,400 free-to-use cash machines are available at Post Office branches nationwide.

Service	Availability	Description
Bank of England Note exchange	Selected branches	Exchange paper Bank of England banknotes from the last series that have been withdrawn from circulation for the same value in current polymer notes.
Travel Money	Selected Branches	A wide range of commission free currencies and the Post Office Travel Money Card, 3,350 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	All branches and online	Post Office 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 22 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 and you can add it to your Digital Wallet. You can purchase a card, or top up in any branch.

Service	Availability	Description
Western Union	Selected branches	International money transfer service, allowing customers to send money to over 200 countries either into bank accounts or have cash collection. Available in over 3,800 branches.
Postal Orders	All branches	Postal orders are a way to send money to someone, as a gift or payment. They look and work a lot like cheques, but you don't need a bank account to use them. Send from as little as 50p up to £250. No need for a bank account or to share your financial details. Pay your bills or shop by mail order
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 incorporates the Payzone network, providing over 23,000 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.)

Service	Availability	Description
Banking Hubs	Selected Locations	• A Banking Hub is a shared bank branch offering cash and banking services. • Customers can access over the counter or automated cash services and meet with community bankers in a private space. The community bankers will share the site, each basing themselves there one day a week. • Customers can speak to their local community banker for face-to-face help with more complicated transactions such as mortgages or balance transfers on a dedicated day of the week (e.g. Barclays on a Monday, HSBC on a Tuesday)
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.
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, emergency welfare payments and rebates; form checking including benefits, planning and concessionary travel applications and identity checking and verification services.

Service	Availability	Description
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 and a Fixed Rate Cash 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.

Service	Availability	Description
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.

**Information available in some branches*

Bank account services available at Post Office branches (March 2024)

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)
Personal and BBA accounts (If appropriate)				
Allied Irish Bank (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

Bank / Building Society	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)
	Cash withdrawal (with card and PIN)	Balance enquiry (with card and PIN)			
Cashplus Bank	Yes	Yes	Yes		No
Counting Up			Yes		
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

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)
Mettle	No	No	Yes	No
Monese	No	No	Yes	No
Monzo	No	No	Yes	No
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

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)
Think Money	Yes	Yes	Yes	Yes Deposit slip not required
Tide	No	No	Yes	No
TSB Bank	Yes	Yes	Yes	Yes
Ulster Bank	Yes	Yes	Yes	Yes
Unity Trust Bank	No	No	Yes	No
Virgin Money	Yes	Yes	Yes	No*

Royal Mail products, stamps and services available at Post Office branches* (end March 2024)

- Other stamps
- Special Circumstances redirection
- Royal Mail Tracked Returns/parcel returns/returns high volume/Labels to Go
- Parcelforce Worldwide Sundayexpress
- Parcelforce Worldwide British Forces Post Office parcels
- Parcelforce Worldwide consignment subsequent item
- Special Stamps Sheets
- Coin Covers
- Commemorative, Smiler Sheets
- First day envelopes
- Mini Sheets
- Presentation packs
- Prestige Stamp Books
- Special Stamps Retail Books
- Stamps Cards
- Annual products including Yearbook / Yearpack

- Christmas Stamps Retail Books
- International Reply-paid Coupons (redemption only)
- Poste Restante
- Response services (FREEPOST & BUSINESS REPLY)
- Royal Mail and Parcelforce Worldwide Returns and Tracked Returns
- International Business Response Service (Outbound)
- Articles for the Blind
- Parcelforce Worldwide europriority return
- Parcelforce Worldwide Contract euroreturns
- Parcelforce Worldwide contract europriority (Parcelforce Contract Globalpriority)

** Some services are only available at selected branches*