



We're changing our store hours from 4 January 2027 but we're still here for you

Our Southend store is changing its opening hours.

Here's all the information on why we've made this decision,
and the other ways you can bank with us.



Key information

This store will no longer be open on Saturdays from 4 January 2027.

We will be open:

Monday to Friday from 9.30am to 5pm

As well as our stores, there are other ways you can bank with us and get the same great service. You can use Online Banking or the Metro Bank App 24 hours a day. You can also give us a call and speak to someone at our UK-based contact centre, and we'll be happy to help you. There's more information about other ways to bank with us later in this leaflet.



In store services

As the Southend store will now be closed on Saturdays, you may like to know that your nearest store still open on a Saturday is **Romford**. It's open 9:30am to 4pm on Saturdays.

Address: Brewery Walk, Waterloo Road, Romford, Essex, RM1 1AU

Distance: 23.1 miles

Travel time by car: approx 55mins

Travel time by public transport: approx 71mins

For the full list of all our stores and current opening hours please go to

metrobankonline.co.uk/store-locator



Post Office services

Business and commercial banking customers can pay in cash and cheques, and convert notes into change, at Post Office branches across the country.



Your nearest Post Office is: **Sutton Road**
88 Sutton Road, Southend-on-Sea,
SS2 5EW - roughly a 15 minute walk
from this store.

If you have a business or commercial account with us and want to sign up to our Post Office partnership, please contact your Relationship Manager or Local Business Manager, or visit us in store to find out more.

Why we're changing the Southend store opening hours

Why we made the decision

The way many customers bank with us has changed over time, with more people choosing to use our Mobile App and Online Banking for their everyday banking. Because of this, we've reassessed the opening hours at the Southend store.

The data



10%

10% of customers who bank with us at this store have visited only on Saturdays. Of these, 72% also use other ways to bank with us, like Online Banking.



3%

Only 3% of all the customers who visit the Southend store exclusively on Saturdays do not use any other ways to bank with us. Of these, no customers are regular store users.



68%

We've considered our customers who may need some additional support with banking for any reason and have made sure there's minimal impact to them. Of those customers who use the store on Saturdays, 68% already use other ways to bank.

Supporting our customers and communities

We appreciate that changing the opening hours at this store may impact our customers and the local community, which is why we want to understand how people are affected and make sure we continue to offer the best service possible.



We will be contacting all customers who have used the store at least once in the past 12 months, to let them know the store hours are changing.



Our store colleagues will be on hand to support customers through the change, answer questions and help customers register for Online Banking and the Metro Bank App.



If you're a business or commercial banking customer, your Local Business Manager or Relationship Manager will help answer any questions you may have.



We will be making communications, such as this impact assessment and other leaflets, available in store and online to let people know about the new opening hours. We will gather feedback and will update the impact assessment two weeks before the hours change.



We will be contacting customers who we have identified as needing additional support, to make sure they can continue to manage their day-to-day banking. If you haven't heard from us by 31 December 2026 and would like extra help, please get in touch with us.

Other ways to bank with us



Our Mobile App

Our Mobile App can be used for most banking tasks. You can keep up to date with your accounts, block or unblock your cards, order replacement cards, and securely chat with us if you need help.



Online Banking

You can use Online Banking 24/7 to view your statements, make payments and open new accounts.



Telephone Banking

Call us to hear your balance, check your transactions, pay your bills and transfer money. You can also speak to a colleague if you have questions. Telephone Banking is available 9am to 6pm, Monday to Friday.

To get started, you'll need your 12-digit customer number* and a Magic Word**. If you're registering for Online Banking or Mobile Banking, you'll also need the last four digits of your registered mobile number.

To register for Online Banking or Mobile Banking, visit metrobankonline.co.uk/online-banking

To register for Telephone Banking, please call us using the number below.

You can still call us on 0345 0808 500

Lines are open 9am to 6pm, Monday to Friday. We won't charge you for your call, but you may be charged by your service provider

Need extra help accessing our services?

If you're having trouble getting into Online Banking or our Mobile App, you can just give us a ring.

Emergencies

Please call us anytime, day or night, if you need to:



report fraud or a scam block and



report a lost or stolen card



ask for help if you need extra support with your banking.

* You received your 12-digit customer number in your welcome letter or email. If you've forgotten it, please call our contact centre or log in to the Metro Bank app and go to 'My Details' in the Settings menu.

** Magic Words expire after 30 days, so you may need to request a new one. Just visit a store or call **0345 0808 500**. You'll usually get your Magic Word in the post in five working days.

Find out more on our website

For more info on how you can bank with us, go to metrobankonline.co.uk/ways-to-bank or visit metrobankonline.co.uk/support for more help.

We would like to hear from you

If you have any questions or feedback about the changes, please contact us.



Call us on:

0345 0808 500

if you're a personal customer

If you're a business customer, you can call us on 0345 0808 508 or speak to your Local Business Manager



Visit us in store

Find your nearest one by visiting metrobankonline.co.uk/store-locator



Write to:

Dan Frumkin (Chief Executive Officer)
Metro Bank PLC
One Southampton Row
London
WC1B 5HA

After the store hours change, you'll be able to find all the information online at metrobankonline.co.uk/store-locator/latest-store-opening-hours/

If you need this impact assessment in another format, such as large print, braille or audio CD, please give us a call on the number above.

Glossary

An explanation of the terms we've used in this booklet:

Business and commercial banking customer	A Metro Bank customer who currently uses a business, commercial, community, foreign currency or insolvency partner account, a business or premium client deposit account, a business credit card, business or commercial loan, or has an invoice or asset financing arrangement.
Impact assessment	A process for carrying out an assessment of the impact of a proposed change, consulting with affected stakeholders and customers.
Magic Word	You would have set up your Magic Word or received it in the post when you opened your account. Magic Words expire after 30 days, so you may need to request a new one. Just visit a store or call 0345 0808 500 . You'll usually get your Magic Word in the post in five working days.
Personal banking customer	A Metro Bank customer who currently uses one or more of our retail products; for example, a personal current or cash account, personal savings account, mortgage, personal loan or a personal credit card.
Regular store user	A customer who uses a store 6 or more times in 12 months.
Transactions	Using the counter in store to move money in or out of an account. This includes cash withdrawals, deposits, and paying in cheques.
Ways to bank with us	The range of ways to bank with us, including our App, Online Banking, telephone banking, and visiting a store.

