From:	Paula Vennells[/O=MMS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=PAULA.VENNELLS8C63D283-A511-46C3-A93E-DC6F2AE7A78D]
Sent:	Sat 23/05/2015 11:35:40 AM (UTC)
То:	Kevin Gilliland GRO
Cc:	Kevin Gilliland[GRO Mark R Davies[GRO Tom Wechsler[GRO Gavin Lambert[GRO
Subject:	Re: Media coverage for The Post Office: The Post Office, 23052015 (05:26)
Mark, I did drop you a	all unhelpful but our message is still there loud and clear. a line. If you want to brief me and get me more into the loop even this weekend, pls do. p on Tuesday - I'd like hear what Brunswick had to say as well on Sparrow.
Enjoy your weekends. Paula	
Paula Vennells Chief Executive Post Office Ltd	
Γ: GRO GRO	
Sent from my iPad	
On 23 May 2015, at 1	1:52, Kevin Gilliland GRO ▶ wrote:
Hi mark,	
piece. Howeve	update. As you say there are some v misleading and inaccurate statements in the er, it's reassuring that you have got our response included that helps to provide a bit e article - thank you.
	ise will increase as we implement the cliff and announce the first few crown ers next month.
Regards,	
K	
Kevin Gilliland Network & Sa Postline GF	les Director
GRO	
	BRO
On 23 May 20	15, at 07:04, Mark R Davies GRO wrote:

All

You will note a very misleading piece in the Express today. This leads from my note on Thursday about a raised level of PR risk due to a concerted CWU media campaign to destabilise the business and undermine our strategy. As you know this is not the first time we have faced this kind of challenge, but we are taking it very seriously and taking all steps at our disposal to challenge and seek to handle.

We may get similar coverage in the Mail on Sunday tomorrow: we have been engaging with the paper this week.

In relation to this Express piece, we have been challenging the newspaper very hard on the assumptions it has made and particularly the misleading headline. We have escalated to editorial level and will continue to work on pressing for a more balanced approach.

We have good relationships with all the national media, but it is also the case that faced with the offer from the CWU of what for the papers are attractive propositions in newspaper terms - perceived risk to postmasters - we are fighting from a defensive position. I have discussed with the team throughout the week and we plan to step up our proactive campaigning with the media, including communications to all editors to set out the facts and to offer further briefings.

I wanted to alert you to this, building on my Thursday note, to reassure you that we are working hard and - in my team - with great professionalism and determination to challenge inaccuracies and push journalists hard. There is, of course, a risk to brand from a concerted campaign and I will discuss with Pete how we might take proactive steps to challenge this. We will consider all possibilities, including whether we should take space in media to put our story (as we did last year with the successful 'we're changing' campaign). I also plan to ask the team to develop cost effective social media campaign we can use as a separate rebuttal to the CWU scaremongering.

I hope this is helpful (and apologies for starting the weekend with this). Please don't hesitate to call or email if I can help.

Best wishes Mark

Sent from my iPad

Begin forwarded message:

From: Precise < Precise (GRO Date: 23 May 2015 05:26:09 BST

To: < PreciseMediaEL GRO

Subject: Media coverage for The Post Office: The Post Office,

23052015 (05:26)

THE POST OFFICE - 23/05/2015

Media Platform and mobile access

mediaplatformplus.precise.co.uk

ALL COVERAGE
All Articles

POST OFFICE - NATIONALS
All Articles

People in this city get better deals on holiday money than anyone else - the secrets to the best rates Mirror.co.uk (Web), 23/05/2015, Adam Williams

From travel agents to supermarkets, foreign exchange is available at more places than ever. National firms don't always have the same rate in every outlet. The Post Office is one of the most popular places to change cash but around 300 of its 10,000 branches offer better rates than the rest. It told Mirror Money these are mostly in towns and cities and are chosen based on a number local factors, such as rivals in the area. <u>Article | Link</u>

Cheap booze? Here is where to head on the continent

Telegraph (Web), 22/05/2015, Unattributed

A survey by Post Office Travel Money looked at the cost of alcoholic drinks in ten popular European destinations. The drinks proved the least expensive in Budapest, followed by Prague and Riga in Latvia. Dublin proved the priciest destination. Andrew Brown, of Post Office Travel Money, said: "The city break is now the king of holidays, especially among under-35s. Around half of them took a city break last year and one of the key reasons is the surging value of sterling, which is making European cities very cheap." <a href="https://example.com/nriches/holice/brokes/brokes/holice/broke

We're heading to Hungary: Budapest has the cheapest booze in Europe

Daily Star (Web), 22/05/2015, Ian Proctor

A survey by Post Office Travel Money found that the Hungarian capital Budapest was the cheapest place to buy alcoholic drinks. Andrew Brown, of Post Office Travel Money, said: "The city break is now the king of holidays, especially among under-35s. Fifty per cent of them took a city break last year and one of the key reasons is the surging value of sterling, which is making European cities very cheap."

Article | Link

Cheap booze? Head for Budapest

AOL UK (Web), 22/05/2015, Unattributed

Budapest is best for booze for Britons looking for good-value drinks on city breaks abroad. But those downing them in Dublin will find their alcohol bill on the high side, a poll by Post Office Travel Money found.

Article | Link

Cheap booze? Head for Budapest

MSN UK (Web), 22/05/2015, Unattributed

Budapest is best for booze for Britons looking for good-value drinks on city breaks abroad. But those downing them in Dublin will find their alcohol bill on the high side, a poll by Post Office Travel Money found.

<u>Article | Link</u>

Bank holiday opening times for Argos, Meadowhall, Post Office, Trafford Centre, Halfords, Thorpe Park, Boots and Pets at Home

Telegraph (Web), 22/05/2015, Isabelle Fraser

A partly sunny bank holiday is forecast for this Monday - so what better way to spend it than shopping? The Post Office There will be no collections or deliveries on the bank holiday about 2,000 shops will be open. Check with your local store by visiting their branch finder.

Article | Link

Thousands of Post Offices face closure as part of modernisation plans

Daily Express (Web), 22/05/2015, Lana Clements

Amid a reduction in public funding, Post Office bosses have sought to get a grip on the loss-making network. The government-owned business is now looking to modernise or relocate 8,000 of its 11,500 branches, as part of a programme started in 2012. But it means that many sub postmasters are set to be faced with a stark option: either take a pay cut of almost two-thirds and make up the rest through retail sales and commissions or leave the business. The former option means a revamped store, which is paid for by the Post Office.

Article | Link

Savings accounts

The Times, 23/05/2015, p.67, Unattributed

The Post Office Online Saver, Post Office Instant Saver and Post Office Online ISA all appear in a best buy table

Article

Birthdays tomorrow

GRO

Birthdays

GRO

Avoid any pre-flight frights - follow our holiday checklist

The Guardian, 23/05/2015, p.50, Jill Papworth; Patrick Collinson

A lot of non-EU countries require your passport to be valid for six months beyond your date of entry, so check the immigration requirements of the country you are travelling to. You can renew a passport online at qov.uk/apply-renewpassport, though you have to print out a form to send off with the required documents and photographs. Allow at least three weeks for processing. A standard adult passport renewal costs £72.50, or £82.25 if you use the Post Office's Passport Check and Send service. Child passports cost £46, or £55.75 via Check and Send.

<u>Article</u>

Justback

The Daily Telegraph, 23/05/2015, p.21, Unattributed

The Post Office is the UK's largest travel money provider. It offers more than 70 currencies with 0% commission. Customers can buy selected currencies over the counter at 8,000 branches and all currencies can be ordered for next-day delivery at 11,500 branches. Orders can also be placed online at postoffice.co.uk Article

NETWORK TRANSFORMATION

All Articles

Post office move makes it easier for me

Hinckley Times, 21/05/2015, p.11, Unattributed

In a letter, a disabled reader praises the post office in the Spar shop in Enderby and welcomed news it is to transfer to the villages Co-op.

<u>Article</u>

Penperlleni Post Office to shut its doors 'temporarily' in June

Abergavenny Chronicle, 21/05/2015, p.1, Unattributed

Penperlleni's post office is expected to be temporarily closed after its operator gave notice to quit. The Post Office is currently investigating options available which would enable the venue to be reinstated - but is has stressed that any future service would need to be sustainable both for the replacement operator and for the employer. Monmouth Assembly Member Nick Ramsay said: "So many rural communities have lost their Post Offices in recent years and it would be sad if this were to happen at Penperlleni………. Let's hope that the Post Office can come up with a proposal that is acceptable to the local community."

Office move a wine of the times

The Argus, 22/05/2015, p.19, Unattributed

Goldstone Valley Post Office is moving 300 metres from Queen Victoria Avenue in Hove to Woodland

Parade. The current branch at Goldstone Valley News off licence will close on Saturday, June 6 but customers will be able to use an alternative nearby branch in The Parade, Hangleton Road, during the handover.

Article

MP pushes plans for a Post Office in the town

Lancashire Telegraph, 22/05/2015, p.5, Unattributed

Pendle MP Andrew Stephenson has welcomed progress towards the re-opening of the Post Office in Barrowford. The post office closed temporarily in February this year, leaving residents to use the one in Nelson. However, the Post Office has confirmed that they have appointed a new agent to re-open a branch in the town and are now negotiating a lease.

Article

Have your say on Post Office move

Swindon Star, 21/05/2015, p.2, Unattributed

Rodbourne Cheney Post Office could be moved under new plans to extend its opening times for an extra 47 hours a week. A six-week consultation has now opened asking residents for their thoughts on the plans, which would see the Post Office leave its current home in Whitworth Road and move to the nearby Co-op, where it would open as a modern main-style branch with longer opening hours Article

New Post Office service launch

Folkestone Herald Dover Express, 21/05/2015, p.9, Unattributed

Post Office services will be available in Lyminge for 59 hours a week after the facility was refurbished. The new 'local plus' service was launched at Quick Check in Station Road last week and offers a combination counter, where the Post Office terminal will sit alongside the retail till.

Article

HOPING TO ADD MAIL TO THE ALE

Keighley News, 21/05/2015, p.14, Alistair Shand

A village post office could be run from a local pub in plans backed by an MP. Miguel Schreck, who runs the New Inn in Wilsden, suggested the idea after the sudden closure of Wilsden Post Office last month, "I'm a pub in the heart of the village and I want to help the village, which I hope will then help me," Mr Schreck said, "If providing a post office keeps people happy and in good spirits, then that's good for me too. "

Article

Postbox follow-up

Westmorland Gazette, 21/05/2015, p.21, Unattributed

Delays in locating a new postbox in The Square at Milnthorpe are to be followed up by clerk John Scargill. The post office recently moved from Park Road to McColl's newsagents in The Square Article

Owner is disgusted by 'hate campaign'

Craven Herald And Pioneer, 21/05/2015, p.5, Daryl Ames

The derogatory racist remark, which Mr Singh said had initially had been on the page, has since been removed and the page has been taken down altogether. "Somebody started this race hate page on Facebook," explained Mr Singh. "When I saw the comment, I posted how disgusted I was. "When you get somebody who starts a hate campaign you want to stop it in its tracks." Mr Singh, who has been at the Londis shop since Mr Place retired in September, is in the process of renovating his store to accommodate post office services, which will be transferred from the village's current post office later this year.

Article

Post Office is to move to store

Cornish Times, 22/05/2015, p.10, Unattributed

CALLINGTON'S Post Office branch will relocate to the town's Spar store in Fore Street in a move that will bring significantly longer opening hours, including Sunday opening. The Post Office's relocation is being accompanied by refurbishment at the Spar, and while the store itself is now open, the new services will be formally launched on Monday, June 1. Post Office customers will be able to access three main counters from Monday to Saturday from 9am-5.30pm

Article

Revamp for Post Office

North Norfolk News, 21/05/2015, p.20, Unattributed

Cromer's main Post Office in the Budgens store is set for a modernisation. It will close at 12.30pm on Saturday May 30 and reopen at 1pm on Wednesday June 3. The revamp will see six modern serving positions - four screened, one open plan, and a serving point at the retail counter which will provide selected services during the longer opening hours of the main shop. The Post Office says it means an extra 44 hours of service a week including all day Sunday and Saturday afternoon.

Article

Stamp of approval for new post office

Buxton Advertiser, 21/05/2015, p.12, Unattributed

High Peak's Hayfield Post Office has been given the go-ahead to move into its new home at The Village Store, Church Street. The service will be provided at two combination counters in the store. The store layout will be redesigned to ensure that there is adequate space provided for customers using a wheelchair to move around the store. Post Office services will be available during the store's much longer opening hours, 8am to 9pm Monday to Saturday and 8am to 8pm on Sunday Article

Have your say on Stanley Common Post Office move

Ilkeston Advertiser (Web), 22/05/2015, Unattributed

The Post Office is proposing to relocate Stanley Common Post Office to a new location where it will open as a modern open-plan local-style branch with extended opening hours.

<u>Article | Link</u>

POST OFFICE - REGIONALS All Articles

Get the best card deals for holiday cash

The Herald, 23/05/2015, p.21, Alexandra Morgan

For those who want time to pay off their spending but do not want a Nationwide account, Mr Mann likes the Post Office's Platinum MasterCard. He said: "It also offers no mark-up on foreign currency transactions worldwide. For anyone not wanting different cards for home and away, this also offers zero per cent on balance transfers for 18 months with a reasonable 0.79 per cent transfer fee. "However, it won't give you an introductory interest-free period on purchases and it has a slightly higher APR (17.8 per cent)."

Article

Appeal after handgun robbery at post office

Wharfedale Observer (Wharfedale), 21/05/2015, p.4, Unattributed

Armed police descended on Wharfedale after a robber thought to be armed with a handgun stole cash from the village post office. The man struck at Burley-in- Wharfedale Post Office, Station Road, at about 9.20am on Tuesday.

<u>Article</u>

AWARD Postmaster celebrates 30 years of service in Horsham

West Sussex County Times, 21/05/2015, p.32, Staff Reporter

A Horsham postmaster has been celebrating this week after he was presented with an award to mark an amazing 30 years in the job. Philip Shelley owns the national award winning Shelly's News in Coltsfoot Drive and received a Long Service Award for his commitments to the Post Office which is located within the store Article

Bank store closure pain

Gazette Gloucestershire, 21/05/2015, p.25, Unattributed

I WRITE to say how shocked I was to learn of the impending closure of the Berkeley branch of the NatWest Bank. I have been advised that I use the Post Office as an alternative to going into the branch. One counter inside a shop does not to me define a Post Office. Gill Badsey, Berkeley Article

Bank to close branch

Tavistock Times Gazette (East Cornwall), 21/05/2015, p.56, Unattributed

PEOPLE In Callington and the surrounding areas who bank with NatWest will have to look at other ways of banking as the Callington branch is set to close. A spokesperson for NatWest said: 'We have reached an agreement with the local post office, which is close to the branch, so that our customers can check their balance, deposit and withdraw funds and business customers can get coinage.'

Article

Banking giant set to close Burgh branch

Helensburgh Advertiser, 21/05/2015, p.11, Tamsin Tyeson

A MAJOR bank has announced it will close its Helensburgh branch later this year. Clydesdale Bank has blamed dwindling customer numbers following a review of its network. Steve Fletcher, head of branch network for Clydesdale Bank, said: "We understand customers will be disappointed by this news, but hope that the proximity of the post office, and the ever-increasing range of alternative ways they can bank with us will minimise any impacts."

Article

bid to claw back half of fraudster's gains

The Courier (Main Edition), 22/05/2015, p.7, Gordon Currie

A postmistress who embezzled more than GBP100,000 has agreed a deal with prosecutors to pay back less than half the money she took. GRO frittered the money on internet betting and claimed she kept going to try and win back money to pay for the losses the business was racking up. As well as embezzling money from her work and a community environmental charity GRO also stole more than £8,000 from the elderly woman who trusted her to run the Post Office.

Article

Bottled! Thief is foiled

Harrogate Advertiser Series (Wetherby), 21/05/2015, p.1, James Metcalf

This attempted burglary, carried out about 20 minutes before closingtime on May 16, is the second incident in less than two months on Boston Spa High Street. In March, two men dressed as women and wearing wigs and hats were caught on camera allegedly demanding cash at the Post Office, just across the road from Costcutter. Armed with a shotgun, the pair made off with money later found by police outside the Post Office, and a male member of staff was hit on the head with a crowbar trying to stop them.

Article

Budapest best place for cheap booze says survey

Aberdeen Evening Express, 22/05/2015, p.9, Unattributed

BUDAPEST is best for booze for Britons looking for good-value drinks on city breaks abroad. But those downing them in Dublin will find their alcohol bill on the high side, a poll by Post Office Travel Money found. The survey looked at the cost of 10 drinks, including beer, wine, a glass of champagne and a cocktail in 10 popular European destinations.

Article

Crime cracking duo tackle raider

Harrogate Advertiser Series (Wetherby), 21/05/2015, p.28, Unattributed

The tables were turned in Boston Spa this week when two victims of crime turned hero to fight off a would-be thief. Whatever your opinion, the worrying question is that why, just months after a raid on the village post office, has a Boston Spa shop been targeted again by this kind of crime?

Article

Fall in use spells end for city bank

Southern Daily Echo, 22/05/2015, p.9, Patrick Knox

A bank is to close a city branch after reporting a big fall in the number of people using it. RBS has announced it will be shutting its Southampton College Place branch - meaning customers will now have to walk more than a mile to the nearest one. But RBS says after that there will be a number of alternative ways for people in the area to continue to bank. This includes at the nearby Post Office where customers can check their balance, deposit cheques, withdraw cash and get business coinage.

Article

Family-run shop voted best independent newsagent

Basingstoke Gazette, 21/05/2015, p.37, Richard Garfield

Kempshott Post Office and Stores has been voted as Newsagent of The Year. The family run shop, in Pack Lane, won Newsquest Hampshire's Best Independent Newsagent for Weekly Titles at the National Federation of Retail Newsagents Southern Region Awards, as voted by readers from Basingstoke, Andover, Romsey and Winchester.

<u>Article</u>

'Handgun' robbery shock at post office

Wharfedale Observer, 21/05/2015, p.1, Amanda Greaves

Armed police descended on Wharfedale after a robber thought to be armed with a handgun stole cash from the village post office. The man struck at Burley-in-Wharfedale Post Office, Station Road, at about 9.20am on Tuesday.

<u>Article</u>

Kinghorn Post Office under fire after three week closure

Fife Free Press, 21/05/2015, p.3, Unattributed

A Kinghorn councillor has hit out at the "lack of service" being delivered by the post office in the village. Kinghorn post office, within the Good News store in Rossland Place has been closed since the start of May due to "computer problems". Councillor Susan Leslie says she has been in almost daily contact with officials from the Post Office to find out why the Kinghorn branch remains closed three weeks after a computer system problem forced it to shut - but she is no further forward Article

Mortgage monitor

The Journal (Newcastle Upon Tyne), 23/05/2015, p.15, Unattributed

Remortgage four-year fixed rate: Rate: 2.68% (APR 3.8%) Variable rate for remaining term: 3.99%. Arrangement fees: GBP195. Benefits: 75% ltv, low fees & low rate Early repayment charge: none (Post

Office) Article

Natwest will close three area branches due to footfall decline

Grimsby Telegraph, 22/05/2015, p.2, Unattributed

Three NatWest bank branches in our area are set to close due to declining footfall. The firm said it would close branches in Caistor, Market Rasen and Barton. A spokesman said it had reached an agreement with local Post Offices so customers can check their balance, deposit and withdraw funds, and businesses can get change.

Article

On trial for robbery

Gainsborough Standard, 21/05/2015, p.4, Unattributed

A man accused of staging an armed robbery at a village post office in Lincolnshire is to stand trial in front of a jury later this year.

GRO

denied charges of robbery and possession of an imitation firearm with intent

Article

Police adopt post offices in town

South Yorkshire Times, 21/05/2015, p.7, Unattributed

Police officers in Rotherham have 'adopted' post offices and will hand out crime prevention advice to more residents, alert them to services and make them feel safer. The scheme, backed by the Rotherham Older People's Forum and Age UK Rotherham, could be rolled out to other areas if it proves a success. A dedicated Police Community Support Officer is assigned to all franchised Post Office branches in Rotherham Article

RBS and NatWest axing 10 branches

Manchester Evening News, 22/05/2015, p.5, Chris Slater

Ten high street banks in the region are to close. The Royal Bank of Scotland at Manchester University is among the six RBS and four NatWest branches which will shut their doors for the final time this summer. Royal Bank of Scotland, which runs both banks, say it has reached agreements with local Post Offices so customers can check their balance, deposit cheques, withdraw cash and pick up change for business. Article

RBS under fire over branch closure plan

Central Fife Times and Advertiser, 21/05/2015, p.3, Jim Stark

LOCHS councillor Alex Campbell this week pledged to fight the proposed closure of the RBS branch in Kelty's Main Street. Said an RBS spokesperson, "We are working hard to ensure there are a number of alternative ways for people in the area to continue to bank with us including the Post Office. "We have reached an agreement with the local Post Office, which is close to the Kelty branch, so that our customers can check their balance, deposit and withdraw funds, and business customers can get coinage."

Article

The price of change

The Journal (Newcastle Upon Tyne), 23/05/2015, p.68, Vicky Shaw

There are now around 58 million contactless cards in circulation in the UK, which is 52 per cent more than there were in December 2013. The current limit for a single contactless transaction is £20, but from September 1, people making contactless payments will be able to buy goods worth up to £30 with a simple swipe of their card. The growing list of places that accept contactless payments includes Aldi, Barnardo's, Boots, Greggs, Ikea, JD Wetherspoon, London Tubes, M6 Toll, Marks and Spencer, McDonald's, the Post Office, Stagecoach and WH Smith.

<u>Article</u>

Towns are 'let down' by RBS axing branches

Fife Herald and Citizen, 22/05/2015, p.12, Unattributed

North east Fife's MP and MSP have both expressed their disappointment at the decision by the Royal Bank of Scotland to close three branches in the constituency. The bank has also reached agreement with the Post Office so customers can check their balances and make transactions. Fellow SNP member and newly-elected MP Stephen Gethins accused RBS of "tearing valuable assets out of communities across this constituency." "Post Office services and online banking don't work for everyone, and many people in rural areas rely on their local services."

<u>Article</u>

POST OFFICE - ONLINE & WIRES All Articles

Time to shuffle the cards if you want to save holiday cash

Herald Scotland (Web), 23/05/2015, Unattributed

For those who want time to pay off their spending but do not want a Nationwide account, Mr Mann likes the Post Office's Platinum MasterCard. He said: "It also offers no mark-up on foreign currency transactions worldwide. For anyone not wanting different cards for home and away, this also offers zero per cent on balance transfers for 18 months with a reasonable 0.79 per cent transfer fee. "However, it won't give you an introductory interest-free period on purchases and it has a slightly higher APR (17.8 per cent)."

Article | Link

New British banks seeing better returns and lending more - KPMG

Consultant-News.com (Web), 23/05/2015, Unattributed

KPMG noted, however, that the combined loans of the five largest challenger banks are still equivalent to just 5 percent of lending provided by the 'Big Five' and it is therefore easier for them to achieve higher levels of growth. The research found that smaller 'challenger banks', such as Metro Bank, OneSavings Bank (OSBO.L) and the UK business of Sweden's Handlesbanken (SHBa.ST) were growing at the most rapid rate, with larger challengers such as Virgin Money (VM.L), TSB (TSB.L) and the Post Office showing slower growth.

Article | Link

Letham post office manager jailed for #100,000 fraud

DailyRecord.co.uk (Web), 23/05/2015, Alison Lowson

A Perth Post Office manager embezzled more than £100,000 from her employers - and a housing estate charity - over a near five-year period to fund her on-line gambling habit. Perth Sheriff Court was told that hard-hearted GRO also helped herself to more than £8,000 from an elderly widow's bank account. The offences, described by Sheriff Lindsay Foulis as a "very significant and clear breach of trust", led to the 54-year-old being jailed for 40 months when she appeared for sentence this week.

Article | Link

Woman due to appear in court charged with attempted robbery at Britannia post office

Rossendale Free Press (Web), 23/05/2015, Jon Macpherson

A woman is due to appear in court this morning in connection with an alleged attempted robbery at the Britannia Post Office. GRO has been charged with attempted robbery and possession of an imitation firearm.

Article | Link

High Street bank to be closed

Shepton Mallet Journal (Web), 22/05/2015, Unattributed

The Shepton Mallet branch of NatWest will stop trading on August 5. Aternatives include an agreement reached with the Post Office, located inside Martin McColl's.

<u>Article | Link</u>

CHEAP BOOZE? HEAD FOR BUDAPEST

Press Association, 22/05/2015, Unattributed

Budapest is best for booze for Britons looking for good-value drinks on city breaks abroad. But those downing them in Dublin will find their alcohol bill on the high side, a poll by Post Office Travel Money found.

Article

Southampton bank to close as customers flock elsewhere

Southern Daily Echo (Web), 22/05/2015, Unattributed

RBS has announced it will be shutting its Southampton College Place branch - meaning customers will now have to walk more than a mile to the nearest one. But RBS says after that there will be a number of alternative ways for people in the area to continue to bank. This includes at the nearby Post Office where customers can check their balance, deposit cheques, withdraw cash and get business coinage.

<u>Article | Link</u>

New British banks seeing better returns and lending more - KPMG

Top Consultant (Web), 22/05/2015, Unattributed

Britain's new banks are achieving superior returns than larger rivals, picking up customers shunned by bigger lenders since the 2007-9 financial crisis, says consultancy KPMG. The research found that smaller 'challenger banks', such as Metro Bank, OneSavings Bank and the UK business of Sweden's Handlesbanken were growing at the most rapid rate, with larger challengers such as Virgin Money, TSB and the Post Office showing slower growth.

Article | Link

Small challenger banks outperform the 'Big Five'

Fresh Business Thinking (Web), 22/05/2015, Unattributed

Challenger banks are outperforming the 'Big Five' High Street banks, but the larger ones need to do more to stand out, according to a report by KPMG. The Large Challengers are Post Office, National Australia Bank, TSB and Virgin Money. The Small Challengers are Aldermore Group, Handelsbanken, Metro Bank, OneSavings Bank, Shawbrook Group and Secure Trust Bank.

Article | Link

Budapest best for cheap drinks

TTG Live (Web), 22/05/2015, Unattributed

Budapest is the cheapest city to buy a wide range of alcoholic drinks, new research has revealed. Post Office Travel Money has released its City Costs Drinks Barometer which analysed the price of 10 popular drinks in popular European city-break destinations. It found the round, which includes bottles of beer and lager, white wine, champagne, Southern Comfort, cocktails and dry martinis, is cheapest in the Hungarian capital.

<u>Article | Link</u>

Small challenger banks outperform the 'Big Five'

Fresh Business Thinking (Web), 22/05/2015, Unattributed

Challenger banks are outperforming the 'Big Five' High Street banks, but the larger ones need to do more to stand out, according to a report by KPMG. The Large Challengers are Post Office, National Australia Bank, TSB and Virgin Money. The Small Challengers are Aldermore Group, Handelsbanken, Metro Bank, OneSavings Bank, Shawbrook Group and Secure Trust Bank.

Article | Link

End of the driving licence counterpart: advice for ADIs

Driving Instructors Association (Web), 22/05/2015, Unattributed

Change of address on licence driving examiners won't be able to offer the ADLI route if the pupil has a change of address the examiner would mark the 'licence not received box' and give their licence back to them the examiner will need to tell them to apply for their full licence using the form 'D1 'Application for a driving licence' (available from the DVLA form ordering service and some Post Offices)

Article | Link

COMPETITORS

All Articles

Mortgage deals on the rise as competition intensifies

The Guardian, 23/05/2015, p.46, Hilary Osborne

The number of mortgage deals on the market has jumped by nearly a fifth in a year to its highest level since the financial crisis. This week Nationwide and TSB reduced the cost of fixed-rate loans, with some deals cut by 0.3 percentage points, and yesterday Yorkshire building society launched the lowest ever two-year fixedrate deal. At the same time, lenders have been offering cashback deals to attract first-time buyers. Article

Mortgages Your home may be REPOSSESSED if you do not keep up REPAYMENTS on your mortgage.

The Times, 23/05/2015, p.67, Unattributed Mortgage best buy table Article

Self-employed face long wait for mortgage approval

The Times, 23/05/2015, p.62, Melanie Wright

According to London & Country mortgage brokers, only a small number of lenders, such as Kensington and Precise Mortgages, are prepared to lend if you've only been self-employed for a year. Most lenders require two or three years' worth of accounts before they will consider your application. Mr Tyler says: "Certain lenders, such as Santander and Leeds Building Society, regard consistently declining profits as unacceptable and will not lend if this is the case, while others will consider it if the amounts in questions are relatively small. Coventry Building Society, Nationwide and Woolwich tend to be more flexible."

Article

Should you fix? Finally, the answer could well be 'Yes'

The Guardian, 23/05/2015, p.48, Patrick Collinson

The "best-ever" five-year fix, launched as recently as April and charging just 1.99%, has disappeared off the shelves at HSBC. Meanwhile, the Coventry has repriced its 2.19% deal up to 2.39%. The general feeling among mortgage brokers is that the exceptionally low rates on long-term fixes may be about to rise further.

At Nationwide building society, for example, there are 700,000 people on the society's BMR (base mortgage rate) of just 2.5%. They have taken the absolutely smart decision to carry on sitting on that rate for years. Article

The £15,327 bill for long-term security

The Times, 23/05/2015, p.66, Francesca Steele

Another week, another rockbottom fixed rate. The Yorkshire Building Society undercut The Co-operative Bank's record low two-year fix of 1.09 per cent by just a fraction yesterday, launching the UK's lowest ever two-year fixed rate mortgage with a 1.07 per cent rate. Five-year fixed rates have fallen below 2 per cent for those with a large deposit in recent months, although these 1.99 per cent rates, from HSBC and Woolwich, have since been pulled. TSB now offers the lowest rate, according to Moneyfacts, fixed at 2.09 per cent at 60 per cent LTV, with a fee of £1,995. Leek United Building Society also offers a 90 per cent LTV fixed at 3.59 per cent for five years.

Article

Why staying loyal to your bank could cost you hundreds of pounds a year

The Daily Telegraph, 23/05/2015, p.1, Dan Hyde

The rates on some accounts are now so good that they beat even the best ordinary savings accounts. Nationwide Building Society and TSB offer 5 per cent interest to customers and Santander pays 3 per cent. By comparison, the best Isa rate in the UK is 2.5 per cent, offered by the State Bank of India. People who prefer to store their cash in other accounts, such as Pensioner Bonds, paying up to 4 per cent, or Premium Bonds, can also generate returns that were not available three years ago. Santander offers cashback of up to 3 per cent on regular bills

Article

INDUSTRY COVERAGE

All Articles

Cameron backs May in row over TV 'censorship'

The Times, 23/05/2015, p.14, Laura Pitel

The prime minister has backed Theresa May, the home secretary, in a row over plans to vet TV programmes for extremist content before they are shown. David Cameron declared his support after it emerged that Sajid Javid, the former culture secretary, had warned him that the proposals would turn the broadcast watchdog, Ofcom, into a censor. On a trip to Riga in Latvia, Mr Cameron said: "Our proposals on extremism are extremely sensible and I think need to be put into place." He added: "Ofcom has got a role to make sure we don't broadcast extremist messages through our media as well."

Article

Cameron backs May over vetting 'extremist' broadcasts

The Daily Telegraph, 23/05/2015, p.2, Ben Riley-Smith

THE broadcast regulator should vet programmes for extremist content before they are shown on television, David Cameron has indicated. The Prime Minister appeared to back Theresa May over her Cabinet colleague Sajid Javid after a private row over antiterrorism proposals became public. Mr Cameron said Ofcom has a "role" in ensuring extremist content is not broadcast during a press conference at a European summit Article

Anger over plans to give watchdog 'censor' powers

i (The paper for today), 23/05/2015, p.7, Oliver Wright

A leaked letter written by the former Culture Secretary Sajid Javid in March reveals the Home Secretary tried to give Ofcom the power to approve programmes as part of antiextremism measures. But the move was resisted by ministers, including Mr Javid, who believe it would infringe freedom of expression. The Home Office is working on legislation to combat what the Government calls non-violent extremism, and it is understood that giving Ofcom powers to vet programmes is still on the table.

Article

PM backs powers to ban broadcasters from airing 'extremist messages'

The Guardian, 23/05/2015, p.5, Rowena Mason; Alan Travis

David Cameron has backed plans to allow the media regulator Ofcom to prevent the broadcast of "extremist messages" despite concerns from one of his own cabinet ministers that this could amount to state censorship. The prime minister appeared to support Theresa May, the home secretary, after the Guardian published a letter that revealed a split in the cabinet over her counter-extremism measures. Sajid Javid, who was then culture secretary and is now business secretary, wrote to May before the election saying the plan would move Ofcom from a regulator "into the role of a censor" and involve "a fundamental shift in the way UK broadcasting is regulated" from post-transmission to pre-transmission monitoring.

Article

News 'censorship' row over anti-extremism vetting

Evening Standard, 22/05/2015, p.2, Joe Murphy

Theresa May sparked a storm today over moves to give an official "censor" powers to vet television news items for extremist content before they are broadcast. Broadcasters were outraged by the plan, which emerged with a leak of a letter dating from March, in which Mrs May was strongly opposed by then-Tory culture secretary Sajid Javid, who warned of "a fundamental shift" that would turn broadcasting regulator Ofcom from "a post-transmission regulator into the role of a censor". Article
This news service is produced by Precise.
If you have any questions or would like further information please contact the Public Sector & Industry team on:
GRO
service GRO
www.precise.co.uk
Follow us @PreciseTweets

Coverage is reproduced under license from the NLA, CLA or other copyright owner. No further copying (including the printing of digital cuttings), digital reproduction or forwarding is permitted except under licence from the NLA, http://www.nla.co.uk (for newspapers) CLA, http://www.cla.co.uk (for books & magazines) or other copyright body. Terms of use