

Post Office Ltd Network Report 2025

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**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 2025 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 2025 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



Our commitment goes beyond maintaining a network; it's about fostering accessibility, reliability, and sustainability for every community we serve

Serving millions of customers each week, Post Office stands as the UK's most extensive retail network, forming a vital part of the nation's postal, financial, and governmental infrastructure.

In line with our government requirement, the Post Office network has remained stable over the past decade*, sustaining a network of over 11,500 branches across the UK.

As of March 2025, Post Office had 11,683 branches in operation, with the vast majority, 11,572, managed by independent Postmasters and retail partners, while the remaining 111* were directly operated by Post Office Ltd.

Together, the Post Office and Payzone networks provide over 22,000 locations at which customers can seamlessly manage their household bill payments

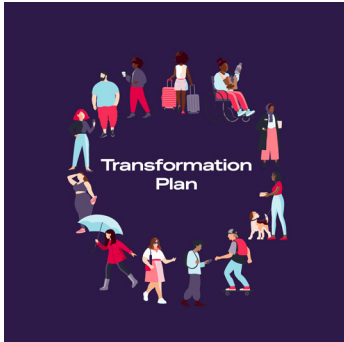
In addition to its extensive network of branches, Payzone Bill Payments Limited, a Post Office-owned company, supports over 10,000 payment outlets across the UK. Together, these networks provide around 22,000 locations where customers can seamlessly manage their household bill payments.

Our commitment goes beyond maintaining a network; it's about fostering accessibility, reliability, and sustainability for every community we serve. By collaborating closely with Postmasters and retail partners, we ensure essential services remain within reach—whether it's supporting local businesses, assisting vulnerable customers, or providing secure financial solutions. As the landscape of postal and financial services evolves, we remain dedicated to innovation and adapting to the needs of the communities that rely on us every day.

** In March 2021, the number of branches stood at 11,415 as a result of the Covid Pandemic.*

** N.B. 3 Directly Managed Branches are in Royal or parliamentary locations and are not publicly facing.*

New Strategy



At the heart of our new strategy is “A New Deal for Postmasters”, transforming the central organisation into a service function that better supports postmasters

In November 2024, Post Office Chair Nigel Railton launched a strategic review to reset the business, receiving positive Government support for the early stages of the strategy.

At the heart of this strategy is “A New Deal for Postmasters”, transforming the central organisation into a service function that better supports postmasters — acknowledging that they have historically been underserved. This will involve exploring new revenue opportunities and optimising the organisation’s structure.

The strategy is built on three core goals:

- Transforming Post Office’s offer to Postmasters
- **Achieving financial stability** for the business
- **Enhancing service** for communities across the UK

A key ambition is to **increase annual postmaster income by £250 million by 2030** and expand revenue share in

recognition of the vital role they play. These improvements will help make existing branches more viable, strengthening service delivery for communities while making franchise opportunities more attractive.

As part of the New Deal, Post Office announced in November 2024 a review of its heavily loss making 108* Directly Managed Branches (DMBs).

Post Office has long maintained a publicly stated ambition to transition to a fully franchise-based network, where branches benefit from longer opening hours, an expanded retail offering, and a more sustainable business model for both postmasters and their communities.

In April 2025, Post Office announced its decision to franchise all its remaining Directly Managed Branches (DMBs) and move to a fully franchised network by the autumn of 2025, subject to Government funding.

Our Services



Customers have the convenience of accessing a diverse range of over 170 products and services, either in person at our branches or through our online platform

Customers have the convenience of accessing a **diverse range of over 170 products and services, either in person at our branches or through our online platform**. Our offerings span across several core areas, including postal and mailing services, banking solutions, foreign currency and travel money, insurance

products, bill payment facilities, essential government services, and a range of financial services.

Our extensive portfolio ensures that all essential services are easily accessible. A complete list of our available services is detailed later in this report.

Banking 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

With Government's new legislation to protect access to cash nationwide, consumers and businesses will be guaranteed access to this critical public service. Post Office has always been - and will remain - committed to providing free, convenient and reliable access to cash for communities and businesses across the UK.

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.

As of March 2025, in partnership with Cash Access UK, there were 145 Banking Hubs and 2 Cash Hubs* open across the UK. This collaboration 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.

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.

**A Cash Hub is a location that offers essential banking services to the community where there is no nearby Post Office branch.*

Making a difference



Our ability to provide an in-person connection to every community in the UK continues to enable us to deliver real value to a range of charity and related causes

Our ability to provide an in-person connection to every community in the UK continues to enable us to deliver real value to a range of charity and related causes.

In 2024-25 we ran 40 pop-up events to support energy customers in 7 branches. **We collected over £1.3million in donations for charity, over 90% of which was in cash, highlighting the vital importance of cash in charitable giving;** this includes major national charities like BBC Children in Need and the Disasters Emergency Committee as well as the many other charities which our branches support on an individual level.

Postmasters



In 2024, we proudly celebrated the achievements of several Postmasters who received King's Honours in recognition of their outstanding service to their communities

Our success this year is a testament to the incredible dedication of our Postmasters, who continue to serve as champions of their local communities. Every day, they provide millions of customers with essential services while supporting some of society's most vulnerable members. Across cities, towns, and villages throughout the UK, Postmasters play a vital role in strengthening community connections.



Epworth postmaster Richard Haley has received royal recognition for his exceptional service to the communities he serves near Doncaster.

At 59, Richard is the heart of Epworth village, earning glowing reviews from customers, including an impressive 330 Facebook thank-you messages. His unwavering dedication has made him a cherished figure in his community.

Awarded the British Empire Medal, Richard extends his commitment beyond Epworth by providing hosted outreach services to four neighbouring communities: West Butterwick, Wroot, Corringham, and Blyton.

Community-focused Penllergaer Postmaster Matthew Tyrrell was recognised in the King's Birthday Honours in June for his outstanding service to his village.

Matthew was presented with the British Empire Medal by the Lord Lieutenant of West Glamorgan, honouring his commitment to his community.



Long-serving Trewoon Postmistress Sally Bourton has been awarded the British Empire Medal in recognition of her exceptional service to her community in Cornwall, near St Austell.

Since becoming Postmistress in June 2000, Sally has been at the heart of her village. Known for her outstanding customer rapport, she has enriched the lives of Trewoon residents by organising fundraising and community events that have brought people together.



St Minver postmistress Maureen Rickard has been honoured by the King for her exceptional service to her rural Cornish community.

A devoted postmistress for 53 years, Maureen has received the British Empire Medal in recognition of the profound impact she has made on her community over the past half-century.

Portobello Road Postmaster Sellathurai Chandrakumar, affectionately known as Chandra by his customers, has been honoured with Royal recognition for his outstanding contributions to the West London community near Grenfell Tower.

A long-serving Postmaster, Chandra has been awarded the British Empire Medal in recognition of his 18 years of dedicated service, particularly for his extraordinary efforts in supporting his community during and after the Grenfell disaster.



Accessibility of the Network



Post Office provides a key national infrastructure for small businesses, supporting them to grow and reach new customers

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 elderly 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 2025)



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.

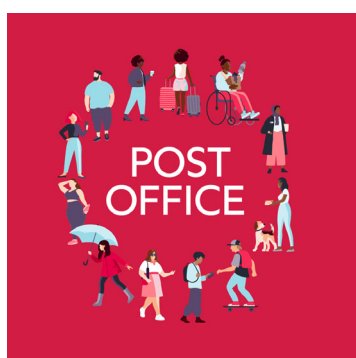
The Post Office provides Citizens Advice with the location co-ordinates of all individual open and trading Post Office branches. This is the same core data upon which the accessibility results are based.

Accessibility Performance (March 2025)

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 3 miles	Postcode Districts with less than 95% population within 6 miles
Minimum requirement	99%	90%	99%	95%	95%	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
2024/25 Performance (excluding Drop & Collect)	99.49%	91.42%	99.07%	96.69%	97.36%	0
2024/25 Performance (including Drop & Collect)	99.50%	92.13%	99.25%	97.40%	97.44%	0

Data incorporates new Scotland CENSUS geographies and population figures, as well as new Rural and Urban Classifications for England and Wales.

Accessibility to the Post Office branch network for key groups across the UK as of March 2025



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
- Elderly Individuals

This accessibility reporting is over and above the Government Network Access Criteria. The analysis has been conducted by Post Office Ltd's in-house modelling team based on the network of open Post Office branches as of March 2025. Key data sets used in the analysis to identify the key user groups were as follows:

Small businesses

Companies House Data 2025

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 2022 - Disability (UV102b) - @ OA level Sum of population in OA22: Day-to-day activities limited a lot + Day-to-day activities limited a little
England and Wales CENSUS 2021 - Disability (TS038) @ OA level

Sum of population in OA21: Disabled under Equality Act: Day-to-day activities limited a lot + Disabled under Equality Act: Day-to-day activities limited a little

Elderly Individuals

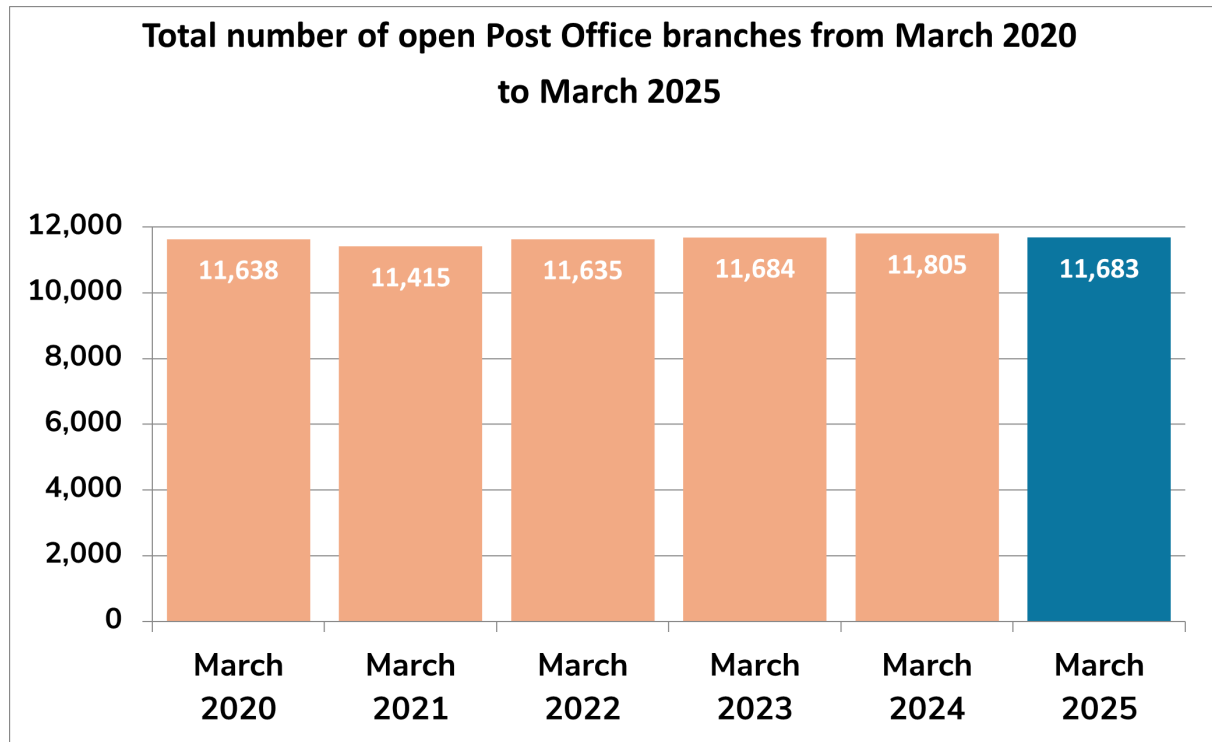
Based on the 2021 CENSUS population (2022 for Scotland) broken down by age at Output Area level.

The 2025 accessibility results for each of these categories are shown in the chart below.

Accessibility Performance (March 2025)

Criteria	% of population within 1 mile of a Post Office branch	% of population within 3 miles of a Post Office branch
Small businesses	92.24%	99.56%
Disadvantaged individuals	97.68%	99.86%
Individuals with low incomes (<10k)	98.29%	99.94%
Individuals with low incomes (<20k)	95.36%	99.62%
Individuals with disabilities	92.60%	99.48%
Elderly individuals	90.20%	99.33%

Network Tables

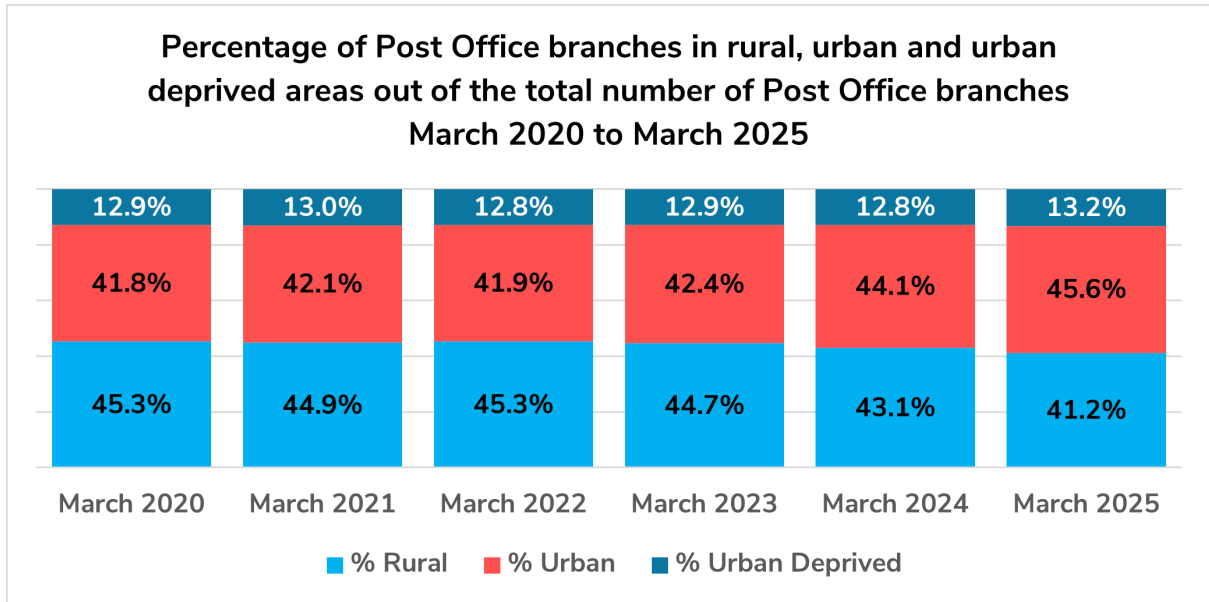


Quarterly change in network size over recent years

Date	Total	Net change	% Quarterly Change
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%
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%
30.06.24	11,728	-77	-0.65%
30.09.24	11,657	-71	-0.61%
31.12.24	11,688	31	0.27%
31.03.25	11,683	-5	-0.04%

Change in Post Office branches by region in March 2025

Region	No. of branches as of March 2024	No. of branches as of March 2025	Net Variance	% of loss/gain
East Midlands	882	858	-24	-2.7
East of England	1,203	1,196	-7	-0.6
London	749	765	16	2.1
Northern Ireland	482	484	2	0.4
North East	508	512	4	0.8
North West	1,173	1,177	4	0.3
Scotland	1,289	1,246	-43	-3.3
South East	1,422	1,404	-18	-1.3
South West	1,252	1,232	-20	-1.6
Wales	920	886	-34	-3.7
West Midlands	945	953	8	0.8
Yorkshire and The Humber	980	970	-10	-1.0
Total	11,805	11,683		



N.B New Scotland Census geographies and population figures, as well as new Rural and Urban Classifications for England and Wales, has caused a shift between Urban and Rural since March 2024.

The classification of locations into urban or rural is based on the relevant Official Statistics commissioned by: Department for Environment and Rural Affairs Rural Urban Classification:

- (England and Wales) - <https://www.gov.uk/government/collections/rural-urban-classification>
- (Scotland) - <https://www.gov.scot/publications/scottish-government-urban-rural-classification-2020/>
- (Northern Ireland) - <https://www.nisra.gov.uk/support/geography/urban-rural-classification>

The metrics used in the calculation of urban deprived is set by each devolved administration.

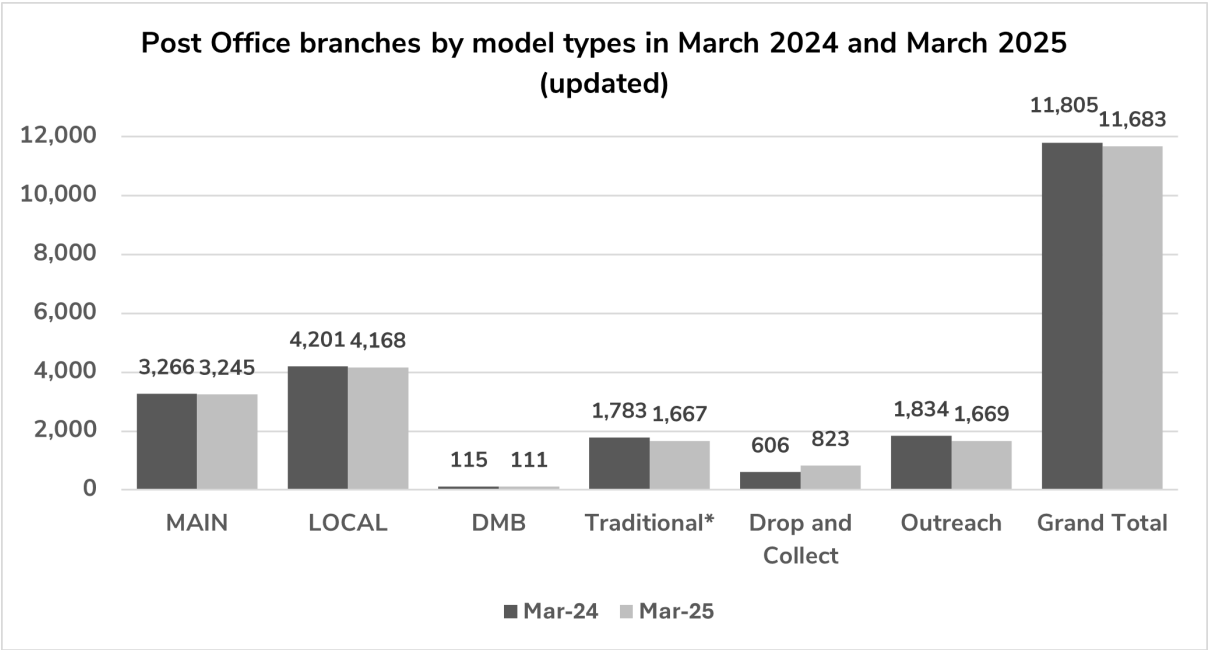
Regional changes in urban Post Office branch numbers (March 2024 vs March 2025)

Region	Urban Deprived as of March 2024	Urban Deprived as of March 2025	Net change	% loss/gain	Urban Other as of March 2024	Urban Other as of March 2025	Net change	% loss/gain	Urban Total as of March 2024	Urban Total as of March 2025	Net change	% loss/gain
East Midlands	86	85	-1	-1.2%	360	356	-4	-1.1%	446	441	-5	-0.6%
East of England	58	61	3	5.2%	514	545	31	6.0%	572	606	34	2.8%
London	63	65	2	3.2%	684	700	16	2.3%	747	765	18	2.4%
Northern Ireland	42	42	0	0.0%	161	167	6	3.7%	203	209	6	1.2%
North East	111	113	2	1.8%	175	181	6	3.4%	286	294	8	1.6%
North West	318	321	3	0.9%	542	558	16	3.0%	860	879	19	1.6%
Scotland	165	160	-5	-3.0%	465	460	-5	-1.1%	630	620	-10	-0.8%
South East	68	67	-1	-1.5%	806	829	23	2.9%	874	896	22	1.5%
South West	75	79	4	5.3%	411	423	12	2.9%	486	502	16	1.3%
Wales	161	169	8	5.0%	220	226	6	2.7%	381	395	14	1.5%
West Midlands	177	187	10	5.6%	449	470	21	4.7%	626	657	31	3.3%
Yorkshire and The Humber	188	192	4	2.1%	418	408	-10	-2.4%	606	600	-6	-0.6%
Total	1,512	1,541			5,205	5,323			6,717	6,864		

N.B New Scotland Census geographies and population figures, as well as new Rural and Urban Classifications for England and Wales, has caused a shift between Urban and Rural since March 2024.

Regional changes in rural Post Office branch numbers (March 2024 to March 2025)

Region	Rural as of March 2024	Rural as of March 2025	Net change	% loss/gain
East Midlands	436	417	-19	-4.4%
East of England	631	590	-41	-6.5%
London	2	0	-2	-100.0%
Northern Ireland	279	275	-4	-1.4%
North East	222	218	-4	-1.8%
North West	313	297	-16	-5.1%
Scotland	659	626	-33	-5.0%
South East	548	509	-39	-7.1%
South West	766	730	-36	-4.7%
Wales	539	491	-48	-8.9%
West Midlands	319	296	-23	-7.2%
Yorkshire and The Humber	374	370	-4	-1.1%
Total	5,088	4,819		



* 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
Vehicle Tax – Motor Vehicle Licence Issue	Selected branches	Vehicle Tax - Motor Vehicle Tax, Direct Debit and Statutory Off-Road Notification (SORN) services provided. Customers can have their documents checked and renew their vehicle tax at over 5000 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.
Passport Check & Send	Selected branches	Customers can take their passport applications to a Post Office that provides the Paper Check and Send service where the application form and documentation are checked to ensure that everything is correct. Passport application forms are available from Post Office branches offering the Passport Check & Send service. We also offer a Digital Check and Send service in selected branches, where we will help customers to complete their application using an in-branch tablet and take their photo before submitting their application electronically. Paper application forms, and any supporting documents for both services are then despatched by secure, tracked, next day delivery
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	Availability	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.
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

Guaranteed UK services are ideal for valuable gifts or important item or items that need a guaranteed next day delivery		
Carrier	Service	Availability
Royal Mail	Royal Mail Special Delivery Guaranteed by 9am®	All branches
Royal Mail	Royal Mail Special Delivery Guaranteed by 1pm®	All branches
Parcelforce Worldwide	Parcelforce Worldwide express24	All branches
Parcelforce Worldwide	Parcelforce Worldwide express10 and expressAM	All branches
Tracked services offer a lower cost option than Guaranteed 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
Parcelforce Worldwide	Parcelforce Worldwide express48	All branches
Parcelforce Worldwide	Parcelforce Worldwide express48large	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
DPD	DPD 2 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
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 Worldwide globalpriority Europe & globalpriority Rest of the World	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
Evri	Evri International Priority	Selected branches
Evri	Evri International Standard	Selected branches

DPD	DPD Classic	Selected branches
DPD	DPD Direct Lite	Selected branches
DPD	DPD Air Classic	Selected branches
DPD	DPD Air Express	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
Pick up and drop off Services		
Royal Mail	Royal Mail pre-paid Drop Off	All branches
Royal Mail	Tracked Returns	All branches
Royal Mail	Royal Mail Local Collect	All branches
Royal Mail	Redelivery	Most branches
Parcelforce Worldwide	Parcelforce Redelivery	Most branches
Parcelforce Worldwide	PFW pre-paid Drop Off and Returns	All branches
Parcelforce Worldwide	Parcelforce Local Collect	Most branches
Evri	Evri pre-paid Drop Off	Selected branches
Evri	Evri pre-paid Returns	Selected branches
Evri	Evri Click and Collect	Selected branches
DPD	DPD pre-paid Drop Off	Selected branches
DPD	DPD pre-paid Returns	Selected branches
DPD	DPD Click and Collect	Selected branches
Amazon Logistics	Amazon Label Free Box Free Returns	Selected branches
Amazon Logistics	Amazon Click and Collect	Selected branches
DHL	DHL Click and Collect	Selected branches

Additional Services		
Royal Mail	Philatelic	Selected branches
Royal Mail	Redirection	All branches
Royal Mail	Poste restante	Selected branches
Post Office product but includes all carriers sold in branch	Drop & Go	Selected branches

Retail & Gift Cards

The Post Office offers a range of retail services, including gift cards, stationery and Photo booths.

Service	Availability	Description of service
Gift cards	Selected branches	Branches hold a variety of gift cards from One4all cards that can be used to purchase at a range of stores, to cards for individual high street and online retailers.
Stationery	Selected branches	A range of stationery and packaging solutions to meet customer posting needs.
PhotoMe booths	Selected branches	Photos for passports, ID, or fun can be purchased using our in-store photo booths.

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 up to £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.
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 and online	A wide range of commission free currencies available across our branches. Over 3,200 branches offer a range of currencies on demand. An additional 1,300 branches offer Euro and Dollars on demand with a further 2000 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	Economy, Standard and Premier travel insurance available in selected branches (excluding backpacker). 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.
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 4,000 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.
E-Top Up	All branches	E -TopUp allows customers to top up their mobile phone across all major mobile network where that be printing off a e-voucher or topping up a physical card. E-TopUp also cover digital gift card such as topping-up an Amazon account with cash or purchasing a PlayStation voucher, these tend to be for personal use rather than for gifting.
E-Sims	Online only	Advertisement of a third-party E-sim for travel supplied by epay. Allows customers to purchase data to be used abroad to save money on roaming charges with their mobile network.
Transport	Selected Branches	We offer customers the ability to apply for discount or concessionary travel cards for TFL and SPT in branch. This is only specific to postmasters within the catchment areas in Scotland and London where these products can be used.
Bill payments	All branches	Acceptance of payment towards a variety of barcoded Credit 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 owns Payzone Bill Payments Limited, providing around 22,000 over-the-counter bill payment locations across the two networks.

Service	Availability	Description
Bill payments (cont.)	All branches	Energy: Branches enable the charging of electricity and gas meter tokens to enable customers to charge electric keys, Quantum gas cards and PAYG Smart Meters,; (stocks of cards and keys are held at selected Payzone and Post Office outlets for British Gas, EDF, Scottish Power, Itron, OVO and E.ON and replacement tokens for OVO (under the name: SSE Hydro), (at a small number of Post Offices in Scotland) and mobile phone top ups.
Payout	All branches	Customers are sent barcoded vouchers by Post Office (on behalf of third parties including Government, Local Authorities, Charities, Energy companies) over the counter provision of cash or energy top-ups which are redeemed at the counter for cash or energy top-ups. Particularly serve vulnerable, unbanked and digitally excluded customers
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)
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.
Credit Card	Apply online*	The Post Office Credit Card offers a range of features and benefits. Information is available in some branches and customers can apply online.
Personal Loans	Apply online	Post Office launched its unsecured personal loans product in July 2025
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, 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.
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

Financial Institution	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)
Live services at 21 May 2025				
Allied Irish Bank (NI and GB)	Yes	Yes	Yes	Yes
Bank of Ireland	Yes	Yes	Yes	Yes
Barclays	Yes	Yes	Yes	Yes
CAF Bank	No	No	Yes	Yes
The Co-operative Bank	Yes	Yes	Yes	Yes
Danske Bank	Yes	Yes	Yes	Yes N. Ireland only
Handelsbanken	Yes	Yes	Yes	No
HSBC including First Direct	Yes	Yes	Yes	Yes
Lloyds Banking Group	Yes	Yes	Yes	Yes
Metro (business customers only)	No	No	Yes	Yes
Monzo	No	No	Yes	No
Nationwide Building Society	Yes	Yes	No	No
NatWest Group	Yes	Yes	Yes	Yes
Prepay Technologies Ltd	No	No	Yes	No
Reliance Bank	No	No	Yes	No
Santander	Yes	Yes	Yes	Yes
Starling Bank	Yes	Yes	Yes	No
TSB Bank	Yes	Yes	Yes	Yes
Unity Trust Bank	No	No	Yes	No
Virgin Money	Yes	Yes	Yes	Yes (certain accounts only)
Zempler Bank Ltd	Yes	Yes	Yes	No

