



This branch is closing – but we're still here to help

Our Saltash branch is closing
on Friday 7 December 2018.

Branch closure feedback, and alternative ways to bank

Sharing branch closure feedback

We're now nearing the closure of the Saltash branch of Barclays. Our first booklet explained why the branch is closing, and gave information on other banking services that we hope will be convenient for you.

We do understand that the decision to close a branch affects different communities in different ways, so we've spoken to people in your community to listen to their concerns. We wanted to find out how your community, and particular groups within it, could be affected when the branch closes, and what we could do to help people through the transition from using the branch with alternative ways to carry out their banking requirements.

There are still many ways to do your banking, including in person at another nearby branch, at your local Post Office or over the phone on **0345 7 345 345**². You can also go online to [barclays.co.uk/waystobank](https://www.barclays.co.uk/waystobank) to learn about your other options. Read more about this on page 6.

If you still have any questions or concerns about these changes, now or in the future, then please feel free to get in touch with us by:

Speaking to us in any of our nearby branches

Contacting Michael Watts, your Community Banking Director for Cornwall & Devon.

Email: michael.watts1@barclays.com

We contacted the following groups:

MP:

Sheryl Murray

Local council:

Town Clerk, Saltash Town Council, and
Councillor Derek Holley

Customers:

A number of customers who regularly use the
branch

**We asked each of the groups 3 questions –
here's what they said:**

**In your opinion, what's the biggest effect that
this branch closing will have on your local
community?**

You said to us:

There are some concerns that the branch
closure may have an impact on the way
residents carry out their everyday banking,
particularly as they'll be losing the cash
machine.

Residents are disappointed to lose Barclays
from their high street, there are some concerns
that the branch closure may also have an
impact on the town and the community in
general.

We'd like to say:

We understand the concerns about the closure
– and we'd like to reassure everyone that before
deciding to close, we looked very carefully at
how the branch is used. We've seen a general
fall in customers coming to this branch, and
many customers already use nearby branches
and online or telephone banking.

To keep a community focus and ensure trade
stays in the local area, everyday banking can
be done at the Post Office in Saltash – it's open
Monday to Saturday between 6am and 10pm,
and on Sunday between 7am and 10pm. We're
working with the Post Office and we're helping
our customers understand which transactions
they can do there, and offering them support
through this transition.

There are alternative cash machines nearby at
McColl's, Co-op and Lloyds – all are free to use.

What's the biggest effect that this branch closing will have on customers of the branch?

You said to us:

There were concerns about customers who depend on the branch – particularly the elderly and those who find it difficult to travel. There were also concerns about business customers who rely on the branch to pay in cash and cheques.

We'd like to say:

We're speaking individually with customers most likely to be affected by the closure and we're helping them with alternative ways to do their banking. This includes telephone banking to speak to someone in person.

For many customers, particularly those who prefer to bank face to face, the Post Office is there for them and we're working closely with the nearby Post Office in Saltash to make sure they are ready to look after our customers who've previously relied on the branch.

We're working with our local business customers to make sure they have alternative arrangements in place, including the use of Barclays Collect service to pick up cash, and how to pay in cheques using Barclays Mobile Banking or face-to-face at the Post Office.

For anyone who's able to travel, the nearest branches are in Plymouth and Plympton. However, we understand it's not always convenient to travel, so we've been offering support from our Digital Eagles in our branch, to help customers adapt to new ways of banking, including how they can bank from home, so they don't have to come into a branch as often.

What alternative ways to bank do you believe would help people adapt to the change?

You said to us:

The closure means customers will need help getting used to new banking methods, particularly those who may have concerns about banking online.

We'd like to say:

We're encouraging customers to do their everyday banking in other ways, including mobile and online banking – and telephone banking for those who prefer to speak to someone.

We've run 'Tea and Teach' events at the branch to show customers other ways to bank, including how they can set up regular payments, and how to use Pingit or Barclays Mobile Banking on their mobile phones. We've also shown customers how to order cards and PINs, and we're helping everyone remain vigilant against fraud. Additionally, we are working individually with customers showing them how to log in to telephone banking using voice biometrics to make it easier to access their accounts securely. Support is also available through our telephone and online services.

Other things that could help

Banking at the Post Office is available to both personal and business customers – where they can withdraw and pay in cash, and check their balances using a debit card and PIN. Customers can also pay in cash using a pre-printed paying-in slip.

Cheques can be deposited at the Post Office – customers will need a pre-printed paying-in slip, along with a cheque deposit envelope.

- Cheque deposit envelopes – we have supplies of envelopes in the Saltash branch, so please visit us before it closes to pick some up. Otherwise, call us on 0800 169 3091* and we'll pop some in the post
- Pre-printed paying-in slips – are at the back of a Barclays cheque book. They can also be ordered at any branch or by calling 0800 169 3091*

Please allow an extra 2 days for cheques or cash deposited using a pre-printed paying-in slip to reach your Barclays accounts.

*Lines are open 24 hours a day, 7 days a week

Ways to bank

We want to make staying in control of your everyday banking as easy and convenient as possible. Over the years, we've introduced many ways you can bank without having to come into a branch.

Barclays Mobile Banking

Transfer money between accounts and keep a check on your balances. If you need to, you can call us directly from the app too. The Barclays Mobile Banking app is free to download from your app store¹.

Online Banking

Do all your everyday banking tasks from your home computer. We use the most advanced security systems to keep your details safe and our Online and Mobile Banking Guarantee protects you from fraud. To register, just call 0345 734 5345².

Telephone Banking

Available 24 hours a day, seven days a week. You can hear your balance, check transactions, pay bills and transfer money. You can speak to an adviser about your banking needs too. To register, just call 0345 734 5345².

Barclays Pingit

Sending money is secure and instant with no need to share bank account details. You're automatically protected in the event of fraud as long as you've used the services correctly. The Barclays Pingit app is free to download from your app store³.

The Post Office

All customers can pay cash in, withdraw cash and check balances using their Barclays debit card and PIN at thousands of Post Office branches across the country.

All customers can also pay cash and cheques into a Barclays account using a personalised paying-in slip. For cheques, you'll also need a cheque deposit envelope. You will need to allow two extra working days for cheques to reach your Barclays accounts.

Transaction charges for Business transactions will apply.

Link cash machines

Withdraw cash free of charge, check your balance and request a receipt at any cash machine displaying the Link sign. You can also print off a mini statement at Barclays cash machines.



If you would like more information or help with any of the different ways you can bank with us, please speak to someone in branch or visit barclays.co.uk/ways-to-bank
If you're a business customer then visit barclays.co.uk/business-banking/ways-to-bank

Discover more at
barclays.co.uk/ways-to-bank

If you're a business customer visit
barclays.co.uk/business-banking/ways-to-bank

To get this in Braille, large print or audio, call **0800 400 100** (via Text Relay)
or visit barclays.co.uk/accessibleservices

Calls may be recorded for quality and training purposes.

¹You must be aged 11-15 years and have a Barclayplus account or be aged 16 or over and have an eligible Barclays product or account. Terms and conditions apply.

²Calls to 03 numbers are charged at the same rate as calls to 01 & 02 landlines, and will count towards any inclusive minutes you may have covering calls to landline numbers.

³Call charges may differ, please check with your local provider.

⁴Terms and conditions apply. You must be aged 16 years or above and have a current account in the UK, Isle of Man, Jersey or Guernsey (which can receive payments through the Faster Payments network).

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