



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

Our Barmouth branch is closing
on Friday 28 September 2018.

Branch closure feedback, and alternative ways to bank

Sharing branch closure feedback

We're now nearing the closure of the Barmouth 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 Ramona Enfield, your Community Banking Director for North Wales & Shropshire.

Email: ramona.enfield@barclays.com

We contacted the following groups:

MP:

Liz Saville Roberts

AM:

Dafydd Elis-Thomas

Local Council:

Mayor Rob Triggs

Councillor Jamie Brooks

Councillor Gethin Glynn Williams

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 customers are able to bank and also concerns were raised about the loss of the cash machine.

As Barclays is the only bank in Barmouth, there are also some concerns about the potential impact the closure may have on local trade and businesses.

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.

We are actively exploring the possibility of retaining our ATM for a further period after the branch closes to support the community, and once we have confirmed the arrangements we will share the details locally. In addition, there are alternative free to use cash machines nearby at the Spar and Co-op.

To keep a community focus and to ensure trade stays in the local area, we are explaining to both personal and business customers how their everyday banking can be done at the Post Office in Barmouth – it's open Monday to Saturday between 6am and 7pm, and on Sunday between 7am and 4pm. We're working with staff at the Post Office and helping our customers understand which transactions they can do there, and offering them support through this transition.

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

You said to us:

There are concerns about customers who may depend particularly on the branch – for example, elderly customers and people who may find it hard to travel. There were also concerns about local business customers who rely on there being a branch in town, particularly for cash transactions. There are also some concerns that the Post Office may find it hard to cope with the increased demand.

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, and our Welsh speaking call centre for our customers who speak Welsh.

We have also spoken to customers who regularly use the branch and let them know about other ways to draw and pay in cash. We've made sure they're familiar with the services available to them at the Post Office. We've also let our business customers know about other ways to withdraw and pay in cash, including Barclays Collect, our cash collection service.

We're working with the Post Office to ensure they're ready for the extra demand when the branch closes.

For anyone who's able to travel, the nearest Barclays branches are in Dolgellau and Porthmadog. 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 – so they don't have to come into a branch as often. We're talking to customers about how they can do their banking from home too.

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

You said to us:

Customers will need help if they are to adopt new banking methods.

We'd like to say:

We're encouraging customers to use other ways to do their everyday banking, including Mobile and Online Banking – and Telephone Banking if they would prefer to speak to someone. We have run 'Tea and Teach' events at the branch to show customers other ways to bank, including how to set up regular payments, use Pingit or Barclays Mobile Banking on their mobile phones. We have shown them how to order cards and PINs, as well as helping people remain vigilant against fraud. Support is also available through our telephony and website services.

The local Post Office is also there for everyday banking transactions and we will continue working with the Post Office to ensure they are ready to support our customers when the branch closes.

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 Barmouth 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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