



This branch is closing – but your bank is always open

Our Redruth branch is closing
on Friday 23 February 2018

Branch closure feedback and alternative ways to bank

Sharing branch closure feedback

We're now nearing the closure of the Redruth 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.

We contacted the following groups:

MP

George Eustice

Local Council

Redruth Town Council

Local groups

Kernow Credit Union

Redruth Chamber of Commerce

Customers

A number of customers who regularly use the branch

We asked all of the groups to answer three questions. You'll find their responses below.

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 about the impact of the closure on the town, particularly on its economic wellbeing and the effect on local trade.

We'd like to say

We understand the concern from the community, however, we would like to reassure people that we have looked carefully at how this branch is used. Many customers already also use nearby branches and we've seen an increase in customers using other ways to do their banking such as online or telephone banking.

To retain a community focus and ensure trade remains in the local area, we are explaining how customers can do their everyday banking at the Post Office, which is open between 9:00am and 5:30pm five days a week, until 12:30m on Saturdays in Redruth. We're also helping customers understand the transactions they can do there. We're talking to customers about how they can do their banking from home too.

The town remains well-served with cash machines. Nationwide, Halifax and Wilko all have free ATMs less than 100 metres from the branch.

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. Businesses, too, might have further to travel and to spend more time doing their banking.

We'd like to say

We're speaking directly with customers, both personal and business, 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. We have made sure they're familiar with the Post Office arrangement too.

For customers who are able to travel, the nearest branches are at Camborne and Truro. However, we understand it's not always convenient to travel, so we've been offering face to face support to help customers adapt to new ways of banking that mean they don't have to come into the branch so often.

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've encouraged 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 are making sure that everyone who banks at the branch has an alternative way of banking that they're happy with. Support is also available through our telephony and website services.

Other things to help with the change...

At the Post Office customers can withdraw cash, pay in cash and check balances using a debit card and pin. Customers can also pay in cash using a pre-printed paying in slip.

Both business and personal customers can pay in cheques. You'll need:

1. a pre-printed paying-in slip. You'll find these in your cheque book, or you can order them at any branch
2. a paying-in envelope. We have extra stock in the Redruth branch, so please call in before the closure to pick some up. Otherwise, just call **0800 169 3091** for these, and we'll pop some in the post.

You will need to allow an extra two days for cheques to reach your Barclays accounts.

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 store.

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 5345*.

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 5345*.

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 store.

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](https://www.barclays.co.uk/ways-to-bank)
If you're a business customer then visit [barclays.co.uk/business-banking/ways-to-bank](https://www.barclays.co.uk/business-banking/ways-to-bank)

Find out more today
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.

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

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