

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

Our Witham branch is closing on Friday 7 January 2022.

Branch closure feedback, and alternative ways to bank



# Sharing branch closure feedback

We're now nearing the closure of the Witham 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**<sup>2</sup>. You can also go online to 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, or over the phone on  $0345 7 345 345^2$ .

Contacting Ian Lovelock, your Market Manager for Essex.

Email: ian.lovelock@barclays.com

#### We contacted the following groups:

MP: Priti Patel CBE

Local council: Braintree District Council – councillors Sue Wilson and Angela Kilmartin

#### **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 were some concerns that the branch closure may have an impact on the way both businesses and personal customers can bank. There were also concerns that local charities and customers with community accounts will lose access to change and cash.

#### 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 support the local area, everyday banking can be done at the Post Office in Witham – it's open Monday to Saturday, from 6am to 10:30pm, and on Sunday from 7am to 10:30pm. We're helping our customers understand which transactions they can do there, how to bank from home or their business premises, and offering them support through this transition.

We're speaking to local charities and our customers who have community accounts to identify the best alternatives to meet their needs.

There are cash machines nearby at Lloyds, Halifax and Nationwide – 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 – for example, those who find it difficult to travel or prefer banking face to face. There were also concerns that vulnerable customers will lose access to advice and support, some customers aren't comfortable with new ways of banking, along with extra cost and longer travel time to other branches.

Concerns were also raised that the Post Office may find it difficult to cope with the extra demand.

#### We'd like to say:

We're speaking individually to those customers most likely to be affected by the closure, including vulnerable customers, and we're helping them feel confident with alternative ways to bank. This includes speaking to someone in person through Telephone Banking, and making sure customers are familiar with the services available at their local Post Office.

We're working with the Post office staff to make sure they're ready for the demand when the branch closes.

For anyone who's able to travel, the nearest branches are in Maldon and Braintree. We understand it's not always convenient to travel, and our customers want to avoid queues. We've been offering support from our branch's Digital Eagles – they're helping customers adapt to new ways of banking so they don't need to use 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 are concerned about banking online.

#### We'd like to say:

We've run individual and Virtual 'Tea and Teach' sessions to show customers other ways to bank, including how they can set up regular payments, and how to use the Barclays app on their mobile phones. We've also shown customers how to order cards & PINs and we're helping everyone remain vigulant against fraud.

We'll be bringing the Barclays Van to the community in Witham town centre, once a fortnight after the branch closes, to offer further support to our customers.

#### 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.

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 Witham 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 deposited using a pre-printed paying-in slip to reach your Barclays accounts.

Customers can withdraw cash at any cash machine displaying the LINK sign<sup>3</sup>

\*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.

## The Barclays app

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 app is free to download from your app store<sup>1</sup>.

### **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<sup>2</sup>.

### **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<sup>2</sup>.

# The Post Office

All customers can withdraw or pay in 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 cheques into a Barclays account using a personalised paying-in slip and 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, check your balance and request a receipt at any cash machine displaying the LINK sign<sup>3</sup>. 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** 

**Broadband** - to check the availability and speeds in your area please visit **checker.ofcom.org.uk**/**broadband-coverage**. If you need any support, please speak to someone in branch.

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## 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.

<sup>1</sup> You need to be 16 or over to use the app. T&Cs apply.

<sup>&</sup>lt;sup>2</sup>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.

Can Charles find unlife, please clines with you local provide. <sup>3</sup>Cash with dowal fees may apply to some cash machines in the LINK network. Barclays Bank UK PLC. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676) Registered in England. Registered No. 9740322. Registered Office: 1 Churchill Place, London E14 5HP.