



This branch is closed but your bank is always open

Our Kimbolton branch has been
closed since January 2017

Find out how this may affect you.

This branch is closed, but your bank is always open

Now more than ever, the way people choose to bank is changing as the digital revolution continues. As a business, we need to adapt our services to keep up with the changing needs of our customers. In this booklet we've set out why we've made the decision to close this branch and how and where you can find the banking services and expertise you need. We'll go into this in more detail later on, but here are the main reasons why this branch has remained closed since the ATM attack and will not be reopening:

- The number of customers using the counter has gone down and is low in comparison to similar branches
- 79% of our branch customers also use other ways to do their banking, such as online and by telephone
- In the past 12 months, 56% of this branch's customers have been using neighbouring branches
- Only 20 customers regularly used this branch without interacting with us in any other way.

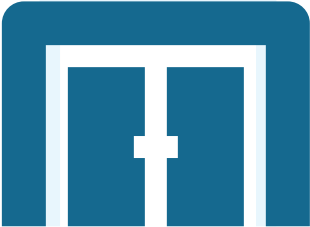
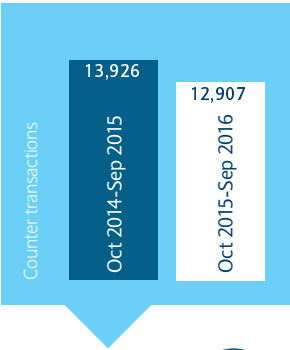
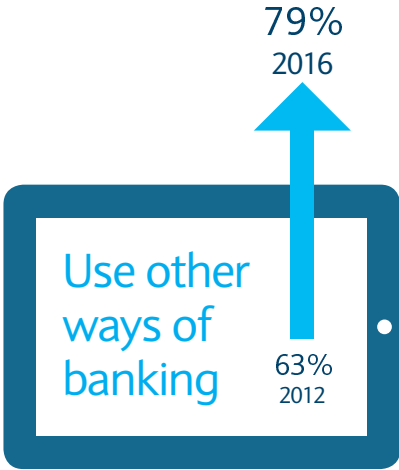
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

Yours,

Terry Staff
Cambridgeshire Community Banking Director
terry.staff@barclays.com

What's changed in your branch?

Many customers are choosing to bank differently



In all, only 20 regular customers used this branch without interacting with us in any other way

How this branch is used

Before we make the difficult decision to close any branch, we think carefully about how it has been used so far. We consider how many customers have been visiting, what kind of transactions they've been making, and all the other ways they've been choosing to bank with us.

Customers

Usage in last year	Regular (3+ times)	Heavy (12+ times)	% heavy users who also use neighbouring branches
Personal	701	168	61%
Business & Corporate	232	115	60%

Weekly transactions

Personal				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Oct 2014-Sep 2015	172	53	42	77
Oct 2015-Sep 2016	157	47	41	69
Change 2014-15 v 2015-16	-9%	-11%	-2%	-10%

Business & Corporate

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Oct 2014-Sep 2015	96	10	22	64
Oct 2015-Sep 2016	92	8	25	59
Change 2014-15 v 2015-16	-4%	-20%	14%	-8%

Opening hours of Kimbolton

Monday	10:00-15:00
Tuesday	Closed
Wednesday	10:00-15:00
Thursday	Closed
Friday	10:00-15:00
Saturday	Closed
Sunday	Closed

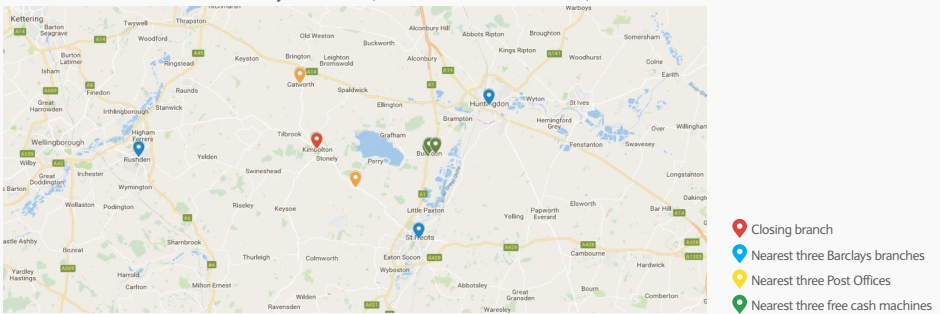
Facilities available

Counter services	Yes
Cash machines	Yes
Self service machines	No

Other places you can bank locally

There are many other ways you can still bank in your local community, including nearby Barclays branches, cash machines and Post Offices, which offer a number of banking services.

Where to find nearest three Barclays branches, nearest three Post Offices, and nearest three free cash machines



Local Barclays branches

Name	St Neots		Huntingdon		Rushden	
Post Code	PE1 91 AS		PE29 3AE		NN10 0QQ	
Distance (miles)	7.8		13.8		11.5	
Opening hours	Monday	09:30-1 6:30	Monday	09:30-1 6:30	Monday	09:30-1 6:30
	Tuesday	09:30-1 6:30	Tuesday	09:30-1 6:30	Tuesday	09:30-1 6:30
	Wednesday	09:30-1 6:30	Wednesday	09:30-1 6:30	Wednesday	09:30-1 6:30
	Thursday	09:30-1 6:30	Thursday	09:30-1 6:30	Thursday	09:30-1 6:30
	Friday	09:30-1 6:30	Friday	09:30-1 6:30	Friday	09:30-1 6:30
	Saturday	09:00-1 4:00	Saturday	09:00-1 4:00	Saturday	Closed
	Sunday	Closed	Sunday	Closed	Sunday	Closed
Any recent or upcoming changes to branch trading hours?	Prior to 24 Oct 2016 this branch was open Monday - Friday 09:30 - 16:30, Saturday 09:30 - 13:00		Prior to 24 Oct 2016 this branch was open Monday - Friday 09:30 - 16:30, Saturday 09:30 - 13:00		None	
Branch Facilities – Counters	Yes		Yes		Yes	
Branch Facilities – Self service	Yes		Yes		Yes	

Nearest free cash machines to this branch

Location	Address	Distance (miles)	Charge amount
Shell	Great North Road, Huntingdon PE1 9 5XF	7.0	FREE
One Stop	36-38 High Street, St Neots PE1 9 5XA	7.1	FREE
Buckden Supermarket	2 Hunts End, Buckden, St Neots PE1 9 5SU	7.8	FREE

Nearest cash machines to this branch that charge a fee

Location	Address	Distance (miles)	Charge amount
Careys Amusements	5-7 South Street, St Neots PE1 9 2BW	7.8	£1.00
Costcutter	11 Parkway, St Neots PE1 9 6PA	7.9	£1.00
S&S Superstores	Unit 3 Nelson Rd, East Socon PE1 9 8PX	8.2	£1.65

Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Kimbolton	0.0	28 High Street, Kimbolton, Huntingdon PE28 0HA	09:00 - 17:30 Mon-Tue, Thu-Fri 09:00 - 13:00 Wed 09:00 - 12:30 Sat Closed Sun	Yes
Great Staughton Mobile Service	3.1	Brook Farm Car Park, The Highway, Great Staughton, St Neots PE1 9 5DA	14:30 - 15:30 Mon 10:30 - 12:30 Wed Closed Tue, Thu-Sun	Limited
Catworth Mobile Service	3.8	The car park of the Racehorse Inn, High Street, Catworth, Huntingdon PE28 0PF	11:30 - 12:45 Mon-Tue, Thu-Fri Closed Wed, Sat-Sun	Limited

Community feedback

We understand that the decision to close a branch affects different communities in different ways, so we spoke to people in your community to hear their opinion. We wanted to find out how your community, and particular groups within it, would be affected following closure of this branch, and what we could do to help people through the transition.

We contacted the following groups:

MP:

Jonathan Djanogly

Parish Council

Mr Paul Seabrook, Chair of Kimbolton and Stonely

Parish Council

Mr Lionel Thatcher, Clerk

Local groups

Kimbolton School

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 concerns about the potential impact of the closure on the town – particularly about the loss of the ATM. There is also concern that there will be a loss of trade to local businesses.

We'd like to say:

We understand the concern from the community. We have looked carefully at how this branch was used prior to the ATM attack and we had seen a general fall in customers coming to the branch. Many customers already used nearby branches and online or telephone banking

To retain a community focus and encourage trade to remain in the local area, we are encouraging people to do their everyday banking at the Post Office, less than 100m from the branch. This is open Monday, Tuesday, Thursday, Friday 09:00 - 17:30, Wednesday 09:00 - 13:00, Saturday 09:00 - 12:30. We're providing customers with information about how to bank at the Post Office, and also helping them with banking from home.

We understand the issue with the ATM, so we're exploring possible locations for a replacement Barclays ATM in Kimbolton.

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

You said to us:

There are concerns that customers that do not use digital options or the Kimbolton Post Office for their banking will now need to travel to an alternative Barclays branch, the nearest being St Neots which is 8 miles away.

We'd like to say:

We're speaking directly with customers most likely to be affected by the closure and we're helping them with alternative ways to do their banking and understand their concerns about some of the options available. This includes telephone banking to speak to someone in person. We have made sure they're familiar with the Post Office arrangement too, if they choose to use in the future.

For customers who are able to travel, we do understand it's not always convenient. So we've been offering support from our Digital Eagles 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 have been offering face-to-face appointments with a Barclays staff member to help customers with digital banking since the closure, and these will continue to be available, if a suitable place can be found to hold the meetings. 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. Business and Personal customers can pay in cash using a pre-printed paying in slip at the Kimbolton Post Office although it could take an extra two days to reach Barclays accounts using a paying in slip. Unfortunately this service is not currently available at Great Staughton and Catworth.

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 St Neots 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.

There are more ways to bank locally

We want to be there for you wherever and whenever you need us so we offer many other ways for you to do your banking.

If you usually:

Visit an in-branch counter to deposit your cheques

If you usually:

Make a trip to a branch to check your balance, pay bills, transfer money and order chequebooks

If you usually:

Make a trip to a branch to withdraw cash at the counter



Why not try:

Using the Post Office – you can pay in cash and cheques whilst you post your parcels or buy your stamps

Why not try:

Using Telephone Banking – you can do your everyday banking without leaving the house.

To register, simply call **0345 734 5345***

Why not try:

Withdrawing cash at a Link cash machine or ask for cashback at the supermarket

Your bank is always open

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.

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**.

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**.

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.

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

Personal customers can withdraw money using a debit card and all customers can pay in cash or cheques at thousands of Post Office branches across the country.

To pay in cash and cheques you need a pre-printed paying in slip, like those in your cheque book – for cheques you will also need a cheque deposit envelope.

Barclays at Asda

Our branches at some Asda stores allow you to visit a branch late at night or at the weekend. To find locations of our branches at Asda, go to barclays.co.uk/waystobank

Did you know you can also get cash back at any local supermarket? Just ask at the check-out.

Link cash machines

Withdraw cash free of charge at any cash machine displaying the Link sign. You can check your balance, top-up your mobile phone, print off a mini statement and request a receipt too.



If you would like more information or help with any of the different ways you can bank with us, please speak to someone in the branch or visit barclays.co.uk/waystobank

Find out more today

barclays.co.uk/waystobank

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

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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