



Comments from your community about the closure of this branch

Your feedback, our responses and how
we'll continue to help our customers

Cardigan branch closes on
Friday 26 April 2024



Sharing responses from your local community

We're now nearing the closure of our Cardigan branch. We do understand that closing a branch affects different communities in different ways, so we've spoken to people locally to listen to their concerns. We wanted to find out how your community could be affected when the branch closes, and what we could do to help people through the change and offer alternative ways to bank.

Who we contacted

- Your local MP, Ben Lake
- Your local council, Ceredigion Council - Councillor Bryan Davies
- Personal and business customers who use this branch
- Local community groups, South East, West and Mid Wales Chamber of Commerce, The Marmaladies St Dogmaels WI Pembrokeshire Federation, Ceredigion Citizens Advice and Age Cymru Dyfed Ceredigion

What we asked, what they said – and our responses

What's the biggest effect 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.

We'd like to say:

We understand the concerns about the closure. We'd like to reassure everyone that, before deciding to close, we looked very carefully at how the branch is used and found that many customers already use nearby branches and Online or Telephone Banking.

We're exploring the possibility of our colleagues being present in the community after the branch closes to provide further support. As soon as we've confirmed the arrangements we'll share the details locally.

To keep a community focus and support the local area, everyday banking can be done at the Post Office in Cardigan. 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.

There are cash machines nearby at HSBC, Lloyds and Premier – all are free to use.

For cash services in your community visit link.co.uk/consumers/locator/

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

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. Some customers were concerned about what will happen to the staff, and whether they would be losing their jobs.

We'd like to say:

We're speaking individually to those customers most likely to be affected by the closure, 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'd like to reassure people that all our colleagues have been relocated and will be working at other branches.

For anyone who's able to travel, the nearest branches are in Carmarthen and Swansea. We understand it's not always convenient to travel, so 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 this 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 and PINs and we're helping everyone remain vigilant against fraud.

We'll be here for you – just in a different way

We want to reassure you that we're here to help. We'll stay in your community and you'll be able to talk to us in person. We'll be available to help you with things like day-to-day banking queries and helping you manage your money. Details of where and when we'll be in your community will be on our website – just search 'findbarclays'.

In the meantime, we'll be here in person until this branch closes, to answer any questions you have and help you with the move from using this branch to alternative ways to bank.

If you need extra support

We have a range of extra services to make sure banking is easy to access for everyone, including:

- Talking cash machines
- Audio-accessible PINsentry devices
- High-visibility debit cards
- Credit and debit card templates to make signing easier
- British Sign Language (BSL) interpretation, so you can contact us from home, in a branch, or online/in the app
- Statements in Braille or large print.

Our colleagues in branch can help, or there's more information in our leaflet 'Making banking easier' – ask for one in a branch or read it online at [barclays.co.uk/accessibility](https://www.barclays.co.uk/accessibility)

If you'd like to talk to us about this

If you have any questions or concerns or would like to talk to us about this change now or in the future, you can speak to us in any of our branches or call us on **03457 345345**², or email Alan March, your Deputy Customer Care Director for Wales & West at alan.march@barclays.com

Here are some of the many ways you can still do your banking with us. You can also check out [barclays.co.uk/ways-to-bank](https://www.barclays.co.uk/ways-to-bank) or, if you have a business account, it's [barclays.co.uk/business-banking/ways-to-bank](https://www.barclays.co.uk/business-banking/ways-to-bank)

Online Banking and the Barclays app¹

You can do most of your everyday banking safely and securely wherever you are, in our app or online, at a time that suits you. You can even pay in cheques with the app, without having to visit a branch.

We recognise that everyone has different levels of comfort using apps and computers, so if you'd like some help, we'll be happy to show you all the useful things you can do with them. Come and chat to us in your nearest Barclays location, or visit our website, where you'll find lots of helpful information and a demo of how our app works – search 'Barclays app' online.

Telephone Banking²

Check your balance and transactions, pay bills and transfer money.

Digital Eagles and Money Mentors

Our Digital Eagles are here to help you get the most out of your online experiences. We have lots of resources and tutorials to boost your confidence and help you adapt to life in an increasingly online world. Speak to a Digital Eagle in one of our branches or search 'Barclays Digital Eagles' online.

Master your Moneyverse with a little help from our Money Mentors. They're here to give free, impartial guidance on anything from better budgeting to buying a home – search 'Barclays Money Mentors'.

Cash machines

Withdraw cash, check your balance and get a receipt at most cash machines. You can also print off a mini statement at our own cash machines. All Barclays cash machines are free to use. Some others charge a fee, which they state upfront before you use them.

The Post Office

If you have a personal or business account with us, you can use your local Post Office to do your banking.

- Use your debit card and PIN to withdraw and pay in cash, and check your balance
- If you don't have a debit card and PIN, we can arrange for a cash withdrawal limit of £100 a day
- Pay cheques in – you'll need a pre-printed paying-in slip and a cheque deposit envelope, which you'll need to get from us. Ask in a branch or call us on **0800 169 3091**
- Please allow an extra two working days for cheques paid in at the Post Office to reach your account
- For business transactions, your normal charges will apply

Here's a quick look at where you can do the things you might normally do at a branch.

| | Barclays app | Online Banking | Post Office |
|--|--------------|----------------|-------------|
| Withdraw cash | | | ✓ |
| Pay in cash | | | ✓ |
| Check balance | ✓ | ✓ | ✓ |
| View or print statements | ✓ | ✓ | |
| Pay in cheques | ✓ | | ✓ |
| Pay bills | ✓ | ✓ | |
| Manage Direct Debits and set up and manage standing orders | ✓ | ✓ | |
| Transfer money to another account | ✓ | ✓ | |
| Make a payment | ✓ | ✓ | |
| Make an international payment | ✓ | ✓ | |
| Book an appointment | ✓ | | |
| Report a card lost or stolen | ✓ | ✓ | |
| Temporarily freeze your card | ✓ | | |

You'll need an internet connection to use our online services. To check the availability and speeds in your area, visit checker.ofcom.org.uk/broadband-coverage. If you need any support, please speak to someone in one of our branches.

¹You need to be 11 or over to use the app. T&Cs apply.

²Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you may have covering calls to landline numbers. Call charges from abroad may differ – please check with your local provider. To maintain a quality service, we may monitor or record phone calls.

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