

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

Our Morecambe branch is closing
on Thursday 7 May 2020

Reasons for closure, and alternative ways to bank

This branch is closing – but your bank is always open

This first booklet will help you understand why we've made the decision to close this branch. It also sets out the banking services and support that will be available to you after this branch has closed.

In a second booklet, which will be available from the branch prior to it closing or online at home.barclays/ukbranchclosures, we'll share concerns and feedback from the local community. We'll also detail how we are helping people transition from using the branch with alternative ways to carry out their banking requirements.

Here are the main reasons why the Morecambe branch is closing:

- The number of transactions has gone down in the previous 24 months, and additionally 82% of our branch customers also use other ways to do their banking such as online and by telephone.
- Customers using other ways to do their banking has increased by 23% since 2012.
- In the past 12 months, 46% of this branch's customers have been using neighbouring branches.
- We've identified that only 157 customers use this branch exclusively for their banking

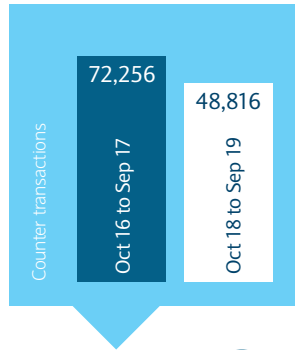
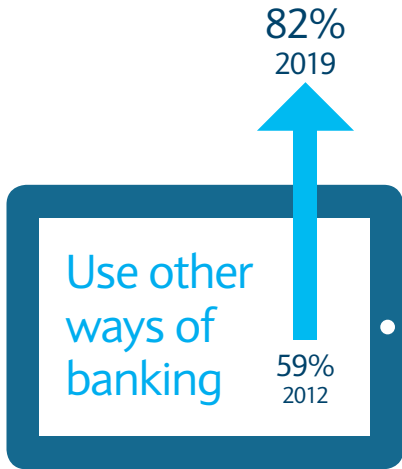


Proposals to close any branch are made by the Barclays local leadership teams and verified at a national level ahead of any closure announcement. If you have any questions and concerns about these changes then please feel free to get in touch with Don Crozier, your Market Director for Cumbria & Lancashire.

Email: don.crozier@barclays.com

How banking is changing

Many customers are choosing to bank differently, and these changes inform our decisions



We've identified that only 157 regular customers use this branch exclusively for their banking

How this branch is used

Before we make the 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. We also take into consideration the availability of other branches in the wider community.

Customers

Usage in last year	Regular (3+ times)	Heavy (12+ times)	% heavy users who also use neighbouring branches
Personal	3,468	815	49%
Business & Corporate	502	237	60%

Weekly transactions

Personal

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Oct 16 to Sep 17	1068	345	547	176
Oct 18 to Sep 19	718	248	360	110
Oct 16 to Sep 17 vs Oct 18 to Sep 19	-33%	-28%	-34%	-38%

Business & Corporate

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Oct 16 to Sep 17	321	25	194	102
Oct 18 to Sep 19	221	17	135	69
Oct 16 to Sep 17 vs Oct 18 to Sep 19	-31%	-32%	-30%	-32%

Opening hours of Morecambe

Monday	09:30-16:30
Tuesday	09:30-16:30
Wednesday	10:00-16:30
Thursday	09:30-16:30
Friday	09:30-16:30
Saturday	09:30-14:00
Sunday	Closed

Facilities available

Counter services	Yes
Cash machines	Yes
Self service machines	Yes

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.

Nearby Barclays branches

Name	Lancaster Market Street		Carnforth		Lancaster University	
Postcode	LA1 1HS		LA5 9JX		LA1 4XX	
Distance (miles)	3.8		6.1		9.3	
Opening hours	Monday	09:30-16:30	Monday	09:30-15:30	Monday	09:30-15:30
	Tuesday	09:30-16:30	Tuesday	09:30-15:30	Tuesday	09:30-15:30
	Wednesday	10:00-16:30	Wednesday	10:00-15:30	Wednesday	10:00-15:30
	Thursday	09:30-16:30	Thursday	09:30-15:30	Thursday	09:30-15:30
	Friday	09:30-16:30	Friday	09:30-15:30	Friday	09:30-15:30
	Saturday	09:30-14:00	Saturday	Closed	Saturday	Closed
	Sunday	Closed	Sunday	Closed	Sunday	Closed
Any upcoming changes to branch opening hours?	None		None		None	
Branch Facilities – Counters	Yes		Yes		Yes	
Branch Facilities – Self service	Yes		Yes		Yes	

Nearby free cash machines

Location	Address	Distance (miles)
Nationwide	25 Euston Road, Morecambe LA4 5DF	0.0
TSB	4 Market Street East, Morecambe LA4 5DW	0.0
Post Office	2-6 Victoria Street, Morecambe LA4 4AA	0.0

Nearby Post Offices

Post Office Name	Distance (Miles)	Address	Opening hours	Banking Facilities
Morecambe	0.0	2- 6 Victoria Street, Morecambe LA4 4AA	09:00-17:30 Mon, Wed-Fri 09:30-17:30 Tue 09:00-12:30 Sat Closed Sun	Yes
Lancaster Road	0.6	137-139 Lancaster Road, Morecambe LA4 5QJ	06:00-23:00 Mon-Sun	Limited
Bare	1.8	47 Princes Crescent, Bare, Morecambe LA4 6DA	08:30-17:30 Mon, Wed, Fri 09:00-17:30 Tue, Thu 09:00-13:00 Sat Closed Sun	Yes

All data contained within this booklet was sourced in September 2019, and published in January 2020

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 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.

Pingit

Sending money in an 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 Pingit app is free to download from your app store³.

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 using the Post Office.

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 sign⁴. 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

Glossary

Glossary of terms

Feedback from local community	May include local MPs, Councillors, Consumer Groups identified with a particular interest in the closure, or received directly from personal or business customers
Nearby branches	These are the branches listed on page 6
Exclusively for their banking	Only use the counter in branch (12 or more times in the last 3 months) and did not use online, telephone or mobile banking
Use other ways of banking	Use online, telephone or mobile banking in addition to the branch
Counter Transactions	Cheque deposits, cash withdrawals and deposits
Usage – Regular	Used an inside ATM or the Counter – 3 or more times in the last 12 months.
Usage – Heavy	Used an inside ATM or the Counter – 12 or more times in the last 12 months.
Recent or upcoming changes to branch opening hours	Any changes made in the last 12 months or future changes announced at the time of publication
Branch Facilities – Counters	Has a manned traditional style counter
Branch Facilities – Self Service	May have one or more of the following: External / internal cash machine, online banking point, quick pay point / service point or Assisted Service Counter
Nearby free cash machines	Cash machines identified nearby that are free to use, additional free to use cash machines may also be nearby, as well as cash machines that charge a usage fee
Post Office with Banking Facilities	If 'Limited' they are classified as a local or local+ Post Office, and therefore do not offer the full range of banking services that are available at other Post Offices

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.

¹ You 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.

² 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.

³ Terms and conditions apply. You must be aged 16 years or above and have a current account in the UK, and be resident in the UK, Isle of Man, Jersey or Guernsey (which can receive payments through the Faster Payments network).

⁴ Cash withdrawal fees may apply to some cash machines in the LINK network.

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Item ref: 9914905_UK 11/19