



## This branch is closing – but your bank is always open

Our Baldock branch is closing  
on 06 October 2017

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](https://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 Baldock branch is closing:

- The number of counter transactions has gone down in the previous 12 months, and additionally 78% 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 18% since 2012
- In the past 12 months, 56% of this branch's customers have been using neighbouring branches
- We've identified that only 95 regular customers use this branch exclusively for their banking

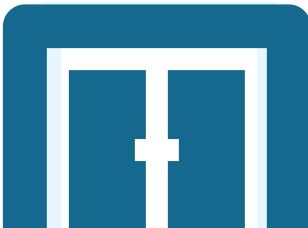
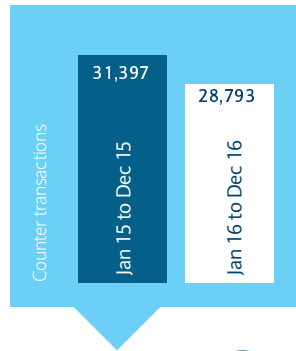
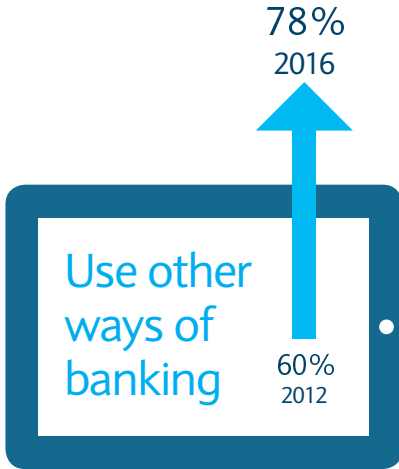


Proposals to close any branch are made by the Barclays local leadership teams and verified at a national level ahead of any closure announcement. If you have any questions and concerns about these changes then please feel free to get in touch with Donna Hagan, your Community Banking Director for Eastern Heartlands.

Email: [donna.hagan1@barclays.com](mailto:donna.hagan1@barclays.com)

# How people's banking is changing

Many customers are choosing to bank differently



We've identified that only 95 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             | 1,854              | 427               | 54%  |
| Business & Corporate | 347                | 139               | 65%  |

### Weekly transactions

| Personal         |                      |                  |               |                 |
|------------------|----------------------|------------------|---------------|-----------------|
|                  | Counter transactions | Cash withdrawals | Cash deposits | Cheque deposits |
| Jan 15 to Dec 15 | 453                  | 154              | 152           | 147             |
| Jan 16 to Dec 16 | 409                  | 139              | 142           | 128             |
| FY15 vs FY16     | -10%                 | -10%             | -7%           | -13%            |

### Business & Corporate

|                  | Counter transactions | Cash withdrawals | Cash deposits | Cheque deposits |
|------------------|----------------------|------------------|---------------|-----------------|
| Jan 15 to Dec 15 | 151                  | 10               | 51            | 90              |
| Jan 16 to Dec 16 | 145                  | 11               | 53            | 81              |
| FY15 vs FY16     | -4%                  | 10%              | 4%            | -10%            |

### Opening hours of Baldock

|           |             |
|-----------|-------------|
| Monday    | 09:30-14:30 |
| Tuesday   | 09:30-14:30 |
| Wednesday | 09:30-14:30 |
| Thursday  | 09:30-14:30 |
| Friday    | 09:30-14:30 |
| 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.

## Nearby Barclays branches

| Name                             | Letchworth  |   | Hitchin   |              | Stevenage Forum |              |
|----------------------------------|---|---|-----------|--------------|-----------------|--------------|
| Postcode                         | SG6 3RZ   |   | SG5 1BJ   |              | SG1 1ES         |              |
| Distance (miles)                 | 2.2   |   | 5.0       |              | 6.8             |              |
| Opening hours                    | Monday  | 09:30-1 6:30  | Monday    | 09:00-1 7:00 | Monday          | 09:00-1 7:00 |
|                                  | Tuesday   | 09:30-1 6:30  | Tuesday   | 09:00-1 7:00 | Tuesday         | 09:00-1 7:00 |
|                                  | Wednesday   | 09:30-1 6:30  | Wednesday | 09:00-1 7:00 | Wednesday       | 09:00-1 7:00 |
|                                  | Thursday  | 09:30-1 6:30  | Thursday  | 09:00-1 7:00 | Thursday        | 09:00-1 7:00 |
|                                  | Friday  | 09:30-1 6:30  | Friday    | 09:00-1 7:00 | Friday          | 09:00-1 7:00 |
|                                  | Saturday  | Closed  | Saturday  | 09:00-1 4:00 | Saturday        | 09:00-1 6:00 |
|                                  | Sunday  | Closed  | Sunday    | Closed       | Sunday          | Closed       |
|                                  | Any recent or upcoming changes to branch opening hours? | Prior to 5 December 2016 this branch was open Saturdays |           | None         |                 | None         |
| Branch Facilities – Counters     | Yes   |   | Yes       |              | Yes             |              |
| Branch Facilities – Self service | Yes   |   | Yes       |              | Yes             |              |

## Nearby free cash machines

| Location    | Address  | Distance (miles) |
|-------------|--|------------------|
| Post Office | 36 Whitehorse Street, Baldock SG7 6QJ                    | 0.1              |
| Tesco       | 58 High Street, Baldock SG7 6BN                          | 0.4              |
| Sainsburys  | Letchworth Business Park, 3rd Avenue, Letchworth SG6 2HX | 0.8              |

## Nearby Post Offices

| Post Office Name | Distance (Miles) | Address  | Opening hours   | Banking facilities |
|------------------|------------------|--|---|--------------------|
| Baldock          | 0.1              | 36 Whitehorse Street, Baldock SG7 6QJ          | 08:00 - 19:00 Mon-Fri<br>08:30 - 18:00 Sat<br>09:00 - 16:00 Sun | Yes                |
| West Way         | 0.7              | 2 St Marys Way, Baldock SG7 6JF                | 09:00 - 17:30 Mon-Fri<br>09:00 - 12:30 Sat<br>Closed Sun        | Yes                |
| Norton           | 1.5              | 93 Norton Road, Letchworth Garden City SG6 1AD | 09:00 - 17:30 Mon-Fri<br>09:00 - 12:30 Sat<br>Closed Sun        | Yes                |

## 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 cash or cheques to reach your Barclays accounts using a paying-in slip.

Transaction charges for Business transactions will apply.

### 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 branch or visit [barclays.co.uk/waystobank](https://www.barclays.co.uk/waystobank). 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)

# Glossary

## Glossary of terms

|   |   |
|---|---|
| <b>Feedback from local community</b>                      | May include local MPs, Councillors, Consumer Groups identified with a particular interest in the closure, or received directly from personal or business customers        |
| <b>Nearby branches</b>                                    | These are the branches listed on page 6   |
| <b>Exclusively for their banking</b>                      | Only use the counter in branch (12 or more times in the last 6 months) and did not use online, telephone or mobile banking  |
| <b>Use other ways of banking</b>                          | Use online, telephone or mobile banking in addition to the branch   |
| <b>Counter Transactions</b>                               | Cheque deposits, cash withdrawals and deposits  |
| <b>Usage – Regular</b>                                    | Used an inside ATM or the Counter – 3 or more times in the last 12 months.  |
| <b>Usage – Heavy</b>                                      | Used an inside ATM or the Counter – 12 or more times in the last 12 months.   |
| <b>Recent or upcoming changes to branch opening hours</b> | Any changes made in the last 12 months or future changes announced at the time of publication   |
| <b>Branch Facilities – Counters</b>                       | Has a manned traditional style counter  |
| <b>Branch Facilities – Self Service</b>                   | May have one or more of the following: External / internal cash machine, online banking point, quick pay point /service point or Assisted Service Counter                 |
| <b>Nearby free cash machines</b>                          | 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           |
| <b>Post Office with Banking Facilities</b>                | 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 |









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[barclays.co.uk/waystobank](https://barclays.co.uk/waystobank)

If you're a business customer visit  
[barclays.co.uk/business-banking/waystobank](https://barclays.co.uk/business-banking/waystobank)

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