



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

Our Epping branch is closing
on Wednesday 22 June 2022

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 Epping branch is closing:

- The number of counter transactions has remained constant in the two years to March 2020, however 87% 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 12% since 2015
- In the past 12 months, 40% of this branch's customers have been using nearby branches
- We've identified that only 52 customers use this branch exclusively for their banking

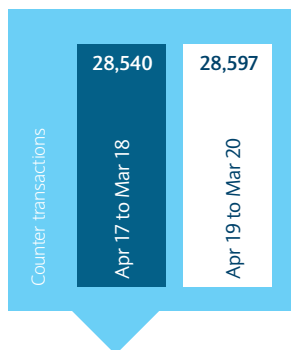
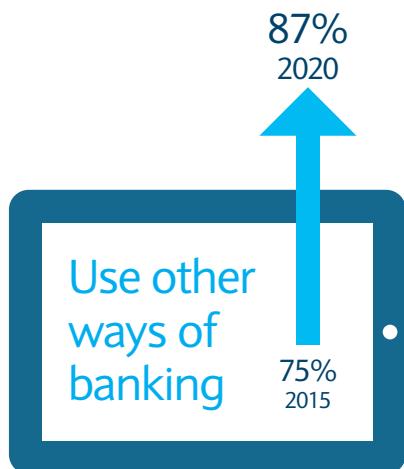


Proposals to close any branch are made by the Barclays local leadership teams and verified at a national level ahead of any closure announcement. If you have any questions and concerns about these changes then please feel free to get in touch over the phone on **0345 7 345 345**², or with Anthony Ridge, your Market Director for Cambridgeshire.

Email: anthony.ridge1@barclays.com

How banking is changing

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



We've identified that only 52 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 nearby branches
Personal	4,202	1,112	45%
Business & Corporate	622	221	39%

Weekly transactions				
Personal				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Apr 17 to Mar 18	345	104	144	97
Apr 19 to Mar 20	357	83	87	187
Apr 17 to Mar 18 vs Apr 19 to Mar 20	3%	-20%	-40%	93%

Business & Corporate				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Apr 17 to Mar 18	204	15	116	73
Apr 19 to Mar 20	192	13	85	94
Apr 17 to Mar 18 vs Apr 19 to Mar 20	-6%	-13%	-27%	29%

Opening hours of Epping	
Monday	09:30-15:30
Tuesday	09:30-15:30
Wednesday	10:00-15:30
Thursday	Closed
Friday	09:30-15:30
Saturday	09:30-13:30
Sunday	Closed

Facilities available	
Counter services	Yes
Cash machines	Yes
Self service machines	Yes

The data above excludes any changes in transactions that may have been caused by changing customer behaviours during the recent pandemic.

Cheque deposit volumes may show an increase due to the fact that deposits completed through self-service devices in the earlier comparison period did not count towards the total.

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	Loughton	Harlow Water Gardens
Address	207 High Road, Loughton IG10 1AZ	14 The Water Gardens Centre, South Gate, Harlow CM20 1AN
Distance (miles)	4.9	6.4
Branch Facilities – Counters	Yes	Yes
Branch Facilities – Self service	Yes	Yes

Opening hours for these and all our branches can be found at [barclays.co.uk/branchfinder](https://www.barclays.co.uk/branchfinder)

Nearby free cash machines

Location	Address	Distance (miles)
Nationwide	218 High Street, Epping CM16 4AR	0.1
NatWest	279 High Street, Epping CM16 4BT	0.1

To find the location of any LINK³ cash machine, go to [link.co.uk](https://www.link.co.uk)

Nearby Post Offices

Post Office Name	Address	Distance (Miles)
Epping	277 High Street, Epping CM16 4DA	0.2
Theydon Bois	112 Coppice Row, Theydon Bois, Epping CM16 7ES	2.5

To find the location and opening hours of any Post Office, go to [postoffice.co.uk/branch-finder](https://www.postoffice.co.uk/branch-finder)

All data contained within this booklet was sourced in September 2021 and published in March 2022

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.

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 sign³. 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.

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 5
Exclusively for their banking	Only use the counter in branch (12 or more times in the last 6 months) and did not use online, telephone, mobile banking or any of the nearby branches
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.
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

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 need to be 16 or over to use the app. T&Cs 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 Cash withdrawal fees may apply to some cash machines in the LINK network.

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