



 BARCLAYS

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

Our Tiptree branch is closing  
on Friday 4 June 2021

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 Tiptree branch is closing:

- The number of counter transactions has gone down in the previous 24 months, and additionally 81% 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 14% since 2015
- In the past 12 months, 32% of this branch's customers have been using nearby branches
- We've identified that only 35 customers use this branch exclusively for their banking

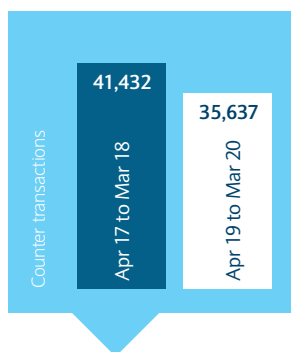
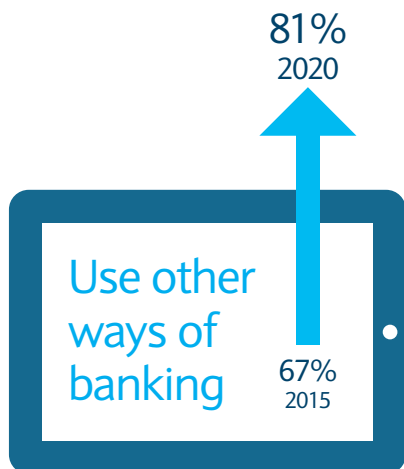


Proposals to close any branch are made by the Barclays local leadership teams and verified at a national level ahead of any closure announcement. If you have any questions and concerns about these changes then please feel free to get in touch over the phone on **0345 7 345 345**<sup>2</sup>, with Jon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

Email: [Jon.Clowes@barclays.com](mailto:Jon.Clowes@barclays.com)

## How banking is changing

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



We've identified that only 35 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	2,441	563	38%
Business & Corporate	550	212	40%

Weekly transactions				
Personal				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Apr 17 to Mar 18	633	204	222	207
Apr 19 to Mar 20	533	180	170	183
Apr 17 to Mar 18 vs Apr 19 to Mar 20	-16%	-12%	-23%	-12%

Business & Corporate				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Apr 17 to Mar 18	165	13	51	101
Apr 19 to Mar 20	153	18	60	75
Apr 17 to Mar 18 vs Apr 19 to Mar 20	-7%	38%	18%	-26%

Opening hours of Tiptree	
Monday	09:30-15:00
Tuesday	09:30-15:00
Wednesday	Closed
Thursday	09:30-15:00
Friday	09:30-15:00
Saturday	Closed
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.

## 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	Witham	Maldon
Address	59 Newland Street, Witham CM8 2AJ	60 High Street, Maldon CM9 5PR
Distance (miles)	6.5	7.9
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)
Iceland	7 The Centre, Tiptree CO5 0HF	0.0
Lloyds	86 Church Road, Tiptree CO5 0HB	0.1

To find the location of any LINK<sup>3</sup> cash machine, go to [link.co.uk](https://www.link.co.uk)

### Nearby Post Offices

Post Office Name	Address	Distance (Miles)
Tiptree	33 Church Road, Tiptree CO5 0SU	0.1
Kelvedon	17 High Street, Kelvedon, Colchester CO5 9AC	3.2

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 2020 and published in March 2021

# 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 store<sup>1</sup>.

## 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<sup>2</sup>.

## 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<sup>2</sup>.

## 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 sign<sup>3</sup>. 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](https://barclays.co.uk/ways-to-bank)  
If you're a business customer then visit [barclays.co.uk/business-banking/ways-to-bank](https://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 5
<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, mobile banking or any of the nearby branches
<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>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

Discover more at  
[barclays.co.uk/ways-to-bank](https://barclays.co.uk/ways-to-bank)

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

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To get this in Braille, large print or audio, call **0800 400 100** (via Text Relay)  
or visit [barclays.co.uk/accessibleservices](https://barclays.co.uk/accessibleservices)

Calls may be recorded for quality and training purposes.

<sup>1</sup> You need to be 16 or over to use the app. T&Cs apply.

<sup>2</sup> 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.

<sup>3</sup> Cash withdrawal fees may apply to some cash machines in the LINK network.

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