



 BARCLAYS

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

Our Lea Bridge Road branch is closing
on Wednesday 16 December 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 Lea Bridge Road is closing:

- The number of counter transactions has gone down in the previous 24 months, and additionally 90% 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, 54% of this branch's customers have been using nearby branches
- We've identified that only 50 customers use this branch exclusively for their banking

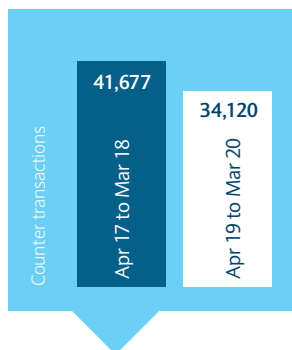
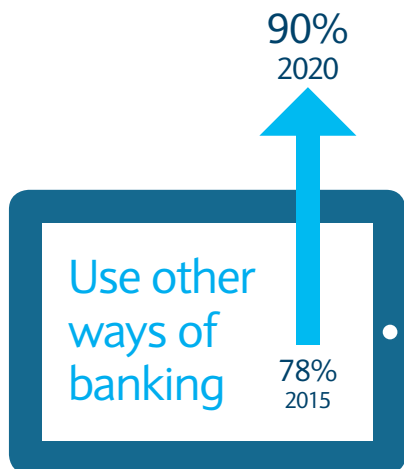


Proposals to close any branch are made by the Barclays local leadership teams and verified at a national level ahead of any closure announcement. If you have any questions and concerns about these changes then please feel free to get in touch with Abdul Azeez, your Market Director for Enfield & Romford.

Email: Ifedapo.Abdul-Azeez@barclayscorp.com

How banking is changing

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



We've identified that only 50 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 | 6,941 | 1442 | 63% |
| Business & Corporate | 597 | 216 | 65% |

Weekly transactions

Personal

| | Counter transactions | Cash withdrawals | Cash deposits | Cheque deposits |
|--------------------------------------|----------------------|------------------|---------------|-----------------|
| Apr 17 to Mar 18 | 539 | 199 | 286 | 54 |
| Apr 19 to Mar 20 | 450 | 177 | 182 | 91 |
| Apr 17 to Mar 18 vs Apr 19 to Mar 20 | -17% | -11% | -36% | 69% |

Business & Corporate

| | Counter transactions | Cash withdrawals | Cash deposits | Cheque deposits |
|--------------------------------------|----------------------|------------------|---------------|-----------------|
| Apr 17 to Mar 18 | 263 | 16 | 201 | 46 |
| Apr 19 to Mar 20 | 206 | 14 | 155 | 37 |
| Apr 17 to Mar 18 vs Apr 19 to Mar 20 | -22% | -13% | -23% | -20% |

Opening hours of Lea Bridge Road

| | |
|-----------|-------------|
| 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 | Closed |
| 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 | Walthamstow | Leytonstone |
|----------------------------------|-------------------------------------|------------------------------------|
| Address | 278 Hoe Street, Walthamstow E17 9QE | 839 High Road, Leytonstone E11 1HL |
| Distance (miles) | 0.6 | 1.6 |
| 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 | 589 Lea Bridge Road, Leyton E10 6BB | 0.0 |
| Halifax | 606-608 Lea Bridge Road, Leyton E10 7DP | 0.1 |

To find the location of any LINK⁴ cash machine, go to [link.co.uk](https://www.link.co.uk)

Nearby Post Offices

| Post Office Name | Address | Distance (Miles) |
|------------------|---|------------------|
| Leyton | 609-611 Lea Bridge Road, Leyton E10 6AJ | 0.1 |
| Lea Bridge Road | 333 Lea Bridge Road, Leyton E10 7LA | 0.7 |

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 March 2020 and published in September 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 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 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.