



This branch is closing – but your bank is always open

Our Waltham Abbey branch is closing
on 24 November 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, 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 Waltham Abbey branch is closing:

- The number of counter transactions has gone down in the previous 12 months, and additionally 76% 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 16% since 2012
- In the past 12 months, 48% of this branch's customers have been using neighbouring branches
- We've identified that only 176 regular customers use this branch exclusively for their banking

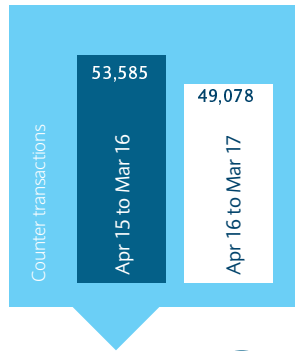
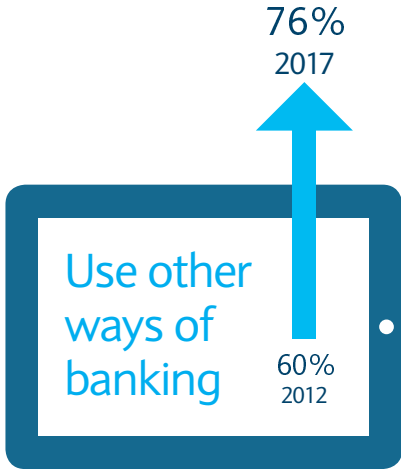


Proposals to close any branch are made by the Barclays local leadership teams and verified at a national level ahead of any closure announcement. If you have any questions and concerns about these changes then please feel free to get in touch with Ifedapo Abdul-Azeez, your Community Banking Director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

Email: ifedapo.abdul-azeez@barclays.com

How people's banking is changing

Many customers are choosing to bank differently



We've identified that only 176 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	3,177	975	53%
Business & Corporate	448	190	56%

Weekly transactions

Personal

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Apr 15 to Mar 16	807	267	373	167
Apr 16 to Mar 17	739	257	347	135
Apr 15 to Mar 16 vs Apr 16 to Mar 17	-8%	-4%	-7%	-19%

Business & Corporate

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Apr 15 to Mar 16	223	46	77	100
Apr 16 to Mar 17	204	39	77	88
Apr 15 to Mar 16 vs Apr 16 to Mar 17	-9%	-15%	0%	-12%

Opening hours of Waltham Abbey

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	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	Waltham Cross		Cheshunt		Enfield Highway	
Postcode	EN8 7BX		EN8 9BW		EN3 5UQ	
Distance (miles)	1.7		2.8		2.9	
Opening hours	Monday	09:30-16:30	Monday	09:30-16:30	Monday	09:30-16:30
	Tuesday	09:30-16:30	Tuesday	09:30-16:30	Tuesday	09:30-16:30
	Wednesday	09:30-16:30	Wednesday	09:30-16:30	Wednesday	09:30-16:30
	Thursday	09:30-16:30	Thursday	09:30-16:30	Thursday	Closed
	Friday	09:30-16:30	Friday	09:30-16:30	Friday	09:30-16:30
	Saturday	09:00-14:00	Saturday	Closed	Saturday	Closed
	Sunday	Closed	Sunday	Closed	Sunday	Closed
Any recent or upcoming changes to branch opening hours?	From 16 Oct 2017 this branch will open at 10:00 on Wednesdays		From 16 Oct 2017 this branch will open at 10:00 on Wednesdays		From 16 Oct 2017 this branch will open at 10:00 on Wednesdays	
Branch Facilities – Counters	Yes		Yes		Yes	
Branch Facilities – Self service	Yes		Yes		Yes	

Nearby free cash machines

Location	Address	Distance (miles)
Post Office	12 Sun Street, Waltham Abbey EN9 1EF	0.0
Co-op	7-9 Sun St, Waltham Abbey EN9 1ER	0.0
TSB	20 Sun Street, Waltham Abbey EN9 1EE	0.0

Nearby Post Offices

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Waltham Abbey	0.0	12 Sun Street, Waltham Abbey EN9 1EF	09:00 - 17:30 Mon-Fri 09:00 - 13:00 Sat Closed Sun	Yes
Waltham Cross	1.7	71 The Pavillion, High Street, Waltham Cross EN8 7BZ	09:00 - 17:30 Mon-Sat 10:00 - 14:00 Sun	Yes
Princesfield	1.8	121 Upshire Road, Waltham Abbey EN9 3PE	07:00 - 21:00 Mon-Sat 07:00 - 18:00 Sun	Limited

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

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 6 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

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If you're a business customer visit
barclays.co.uk/business-banking/waystobank

To get this in Braille, large print or audio, call **0800 400 100** (via Text Relay)
or visit barclays.co.uk/accessible-services

Calls may be recorded for quality and training purposes.

* 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.

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