



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

Our Isles of Scilly branch is closing
on Thursday 18 October 2018.

Branch closure feedback, and alternative ways to bank

Sharing branch closure feedback

We're now nearing the closure of the Isles of Scilly branch of Barclays. Our first booklet explained why the branch is closing, and gave information on other banking services that we hope will be convenient for you.

We do understand that the decision to close a branch affects different communities in different ways, so we've spoken to people in your community to listen to their concerns. We wanted to find out how your community, and particular groups within it, could be affected when the branch closes, and what we could do to help people through the transition from using the branch with alternative ways to carry out their banking requirements.

There are still many ways to do your banking, including in person at another nearby branch, at your local Post Office or over the phone on **0345 7 345 345**². You can also go online to [barclays.co.uk/waystobank](https://www.barclays.co.uk/waystobank) to learn about your other options. Read more about this on page 6.

If you still have any questions or concerns about these changes, now or in the future, then please feel free to get in touch with us by:

Speaking to us in any of our nearby branches

Contacting Michael Watts, your Community Banking Director for Cornwall & Devon.

Email: michael.watt1s@barclays.com

We contacted the following groups:

MP:

Derek Thomas

Local council:

Council of the Isles of Scilly

Local Community Groups:

Isles of Scilly Community Venture (IOSCV)

Customers:

A number of customers who regularly use the branch

We asked each of the groups 3 questions – here's what they said:

In your opinion, what's the biggest effect that this branch closing will have on your local community?

You said to us:

There were some concerns about the potential impact the closure may have on the community, and the effect this may have on local businesses in the islands and trade in general. There were also concerns that the closure may have an impact on the way both businesses and personal customers can bank, and about what will happen to the premises after we close.

We'd like to say:

We understand the concerns about the closure – and we'd like to reassure everyone that, before deciding to close, we looked very carefully at how the branch is used. We've seen a general fall in customers coming to our branch, and many customers already use Online or Telephone Banking.

To keep a community focus, we are explaining to customers how their everyday banking can be done at the Post Office in St Marys – it's open Monday to Friday between 8.15am and 4.30pm, and on Saturday between 8.15am and 12.15pm. We're helping our customers understand which transactions they can do there and how to bank from home, too.

Once we have vacated the premises, we will hand them over to our property agents, and working with local contacts within the community, we hope a new use can be found for them soon.

What's the biggest effect that this branch closing will have on customers of the branch?

You said to us:

There are concerns about customers who may depend on the branch – for example, elderly customers and also that the face-to-face service will be lost.

We'd like to say:

We're speaking individually to those customers who are most likely to be affected by the closure, and we're helping them feel confident with alternative ways to bank. This includes speaking to someone in person through telephone banking.

For many customers, particularly those who prefer to bank face-to-face, the Post Office is there for them. We're making sure that both our personal and business customers are familiar with the services offered at the local Post Office, which include paying in cash and cheques. Post Offices can be found on some of the other islands as well as St Marys, and our customers can use any of them.

We're offering support from our Digital Eagles in our branch, to help customers adapt to new ways of banking – so they don't have to come into a branch as often.

There is a free to use cash machine nearby at the Lloyds Bank in Hugh Street.

What alternative ways to bank do you believe would help people adapt to the change?

You said to us:

The closure means customers will need help getting used to new banking methods, particularly those customers who might find it more difficult to get used to digital banking.

We'd like to say:

We're encouraging customers to do their everyday banking in other ways, including mobile and online banking – and telephone banking for those who prefer to speak to someone. The Post Office is also there for those who prefer face-to-face interaction.

We've run 'Tea and Teach' events at the branch to show customers other ways to bank, including how they can set up regular payments, and how to use Pingit or Barclays Mobile Banking on their mobile phones. We've also shown customers how to order cards and PINs, as well as helping everyone remain vigilant against fraud. Additionally, we are working individually with customers showing them how to log in to telephone banking using voice biometrics to make it easier to access their accounts securely. Support is also available through our telephone and online services.

Other things that could help

Banking at the Post Office is available to both personal and business customers – where they can withdraw and pay in cash, and check their balances using a debit card and PIN. Customers can also pay in cash using a pre-printed paying-in slip.

Cheques can be deposited at the Post Office – customers will need a pre-printed paying-in slip, along with a cheque deposit envelope.

- Cheque deposit envelopes – we have supplies of envelopes in the Isles of Scilly branch, so please visit us before it closes to pick some up. Otherwise, call us on 0800 169 3091* and we'll pop some in the post
- Pre-printed paying-in slips – are at the back of a Barclays cheque book. They can also be ordered at any branch or by calling 0800 169 3091*

Please allow an extra 2 days for cheques or cash deposited using a pre-printed paying-in slip to reach your Barclays accounts.

*Lines are open 24 hours a day, 7 days a week

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 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.

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 store³.

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 cheques to reach your Barclays accounts.

Transaction charges for Business transactions will apply.

Link cash machines

Withdraw cash free of charge, check your balance and request a receipt at any cash machine displaying the Link sign. 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

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.

¹You 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.

²Calls 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.

³Call charges may differ, please check with your local provider.

⁴Terms and conditions apply. You must be aged 16 years or above and have a current account in the UK, Isle of Man, Jersey or Guernsey (which can receive payments through the Faster Payments network).

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