



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

Our Millom branch is closing
on Thursday 21 March 2019.

Branch closure feedback, and alternative ways to bank

Sharing branch closure feedback

We're now nearing the closure of the Millom 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 Kay Eccles, your Community Banking Director for Cumbria & Lancashire.

Email: kay.eccles@barclays.com

We contacted the following groups:

MP:

Trudy Harrison

Local council:

Copeland Borough Council - Councillor Fee Wilson

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 that the branch closure may have an impact on the way both businesses and personal customers can bank – and that the building could be left empty. As it's the last bank in town, there were also concerns about the impact of the closure on the community, many of whom rely on the cash machine, and businesses in the area.

We'd like to say:

We understand these concerns and we would like to reassure people that we have looked carefully at how this branch is used. Many customers already also use nearby branches and we've seen an increase in customers using other ways to do their banking such as online or telephone banking.

To keep a community focus and to ensure trade stays in the local area, everyday banking can be done at the Post Office in Millom – it's open Monday to Friday between 8am and 5pm, and on Saturday between 8am and 1pm. We're helping our customers understand which transactions they can do there, how to bank from home and offering them support through this transition.

Once we've vacated the premises, we'll hand them over to our property agents – we hope they can find a new use for them soon.

There are cash machines nearby at Co-op, Tesco and P&L Enterprise – all are free to use.

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

You said to us:

There were concerns about customers who depend on the branch – for example, the elderly and those who find it difficult to travel.

We'd like to say:

We're speaking individually to those customers 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. We're making sure customers are familiar with using their local Post Office, too.

For anyone who's able to travel, the nearest branches are in Ulverston and Barrow-in-Furness. We understand it's not always convenient to travel, so we've been offering support from our branch's Digital Eagles, to help customers adapt to new ways of banking – so they don't need to use a branch as often. We've also set up third-party authorities where we can, to support those who can't travel to local branches.

We're speaking to our business customers about other ways to withdraw and pay in cash, including Barclays Collect, our cash collection service, and the services available to them at the Post Office.

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 who are concerned about banking online and may prefer dealing with someone face to face.

We'd like to say:

We're encouraging customers to do their everyday banking in other ways, including Mobile and Online Banking – there's the Post Office and Telephone Banking for those who prefer to speak to someone.

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 and we're helping everyone remain vigilant against fraud. Support is also available through our telephone and online services.

We'll also continue to host LifeSkills sessions at local schools, so we can help young people develop key skills, prepare for work and manage their finances.

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 Millom 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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