



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

Our Sawbridgeworth branch is closing
on Friday 12 October 2018.

Branch closure feedback, and alternative ways to bank

Sharing branch closure feedback

We're now nearing the closure of the Sawbridgeworth 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 Terry Staff, your Community Banking Director for Cambridgeshire.

Email: terry.staff@barclays.com

We contacted the following groups:

MP:

Mark Prisk

Local Council:

Richard Bowran, Clerk of Sawbridgeworth
Town Council

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
customers can bank, particularly the elderly
who might find it difficult to use new ways of
banking.

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
nearby branches and Online or Telephone
Banking.

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. Everyday banking can be done
at the Post Office in Sawbridgeworth – it's
open Monday to Saturday between 6am and
8pm, and on Sunday between 7am and 8pm.
We've worked with staff at the Post Office and
we're helping our customers understand which
transactions they can do there, how to bank
from home and offering them support through
this transition.

There are cash machines nearby at Nationwide,
TSB, and McColls – 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:

Customers were understanding about the closure and they know they can use nearby branches and the Post Office to do their everyday banking.

We'd like to say:

While the impact of the closure is expected to be small, we're making sure we speak directly with customers to make sure they're aware of alternative ways to do their banking.

For anyone who's able to travel, there's a branch in Harlow and another in Bishop's Stortford. However, we understand it's not always convenient to travel, so we've been 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 and can continue to bank when the nearest branch isn't open.

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 elderly customers who might find it 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.

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.

Other things that could help

At the Post Office customers can withdraw cash, pay in cash and check balances using a debit card and pin. Customers can also pay in cash using a pre-printed paying in slip.

Both business and personal customers can pay in cheques. You'll need:

1. a pre-printed paying-in slip. You'll find these in your cheque book, or you can order them at any branch
2. a paying-in envelope. We have extra stock in the Sawbridgeworth branch, so please call in before the closure to pick some up. Otherwise, just call 0800 169 3091 for these, and we'll pop some in the post.

You will need to allow an extra two days for cheques to reach your Barclays accounts.

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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