



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

Our Padstow branch is closing  
on Friday 11 January 2019.

Branch closure feedback, and alternative ways to bank



## Sharing branch closure feedback

We're now nearing the closure of the Padstow 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**<sup>2</sup>. You can also go online to [barclays.co.uk/waystobank](https://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.watts1@barclays.com](mailto:michael.watts1@barclays.com)

**We contacted the following groups:**

**MP:**

Scott Mann

**Local council:**

The Town Mayor and Deputy Town Mayor of Padstow, and Nikki Barnes from Padstow 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:**

As Barclays is the only bank in Padstow, there are some concerns about the potential impact of the closure on the town, and on surrounding businesses. There are also concerns about the loss of the cash machine.

**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 this branch, and many customers already use nearby branches and 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 Padstow – it's open Monday to Saturday between 7am and 7.30pm, and on Sunday between 8am and 6pm. We're helping our customers understand which transactions they can do there, how to bank from home and offering them support through this transition.

To support the community, we are actively exploring the possibility of retaining an ATM in the town after the branch closes, and once we have confirmed the arrangements we will share the details locally. There is a free to use cash machine nearby at Tesco, and also at BP and Tesco in Wadebridge.

### 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, those who find it difficult to travel. There were also concerns about local business customers who rely on there being a branch in town, particularly for cash transactions.

#### 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 more 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.

We're also speaking to business customers who regularly use the branch to let them know about other ways to draw and pay in cash, including Barclays Collect, our cash collection service.

For anyone who's able to travel, the nearest branches are in Wadebridge and Newquay Chester Road. 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.

### 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. The Post Office is there for customers who prefer a face-to-face service, and Telephone Banking for those who prefer to speak to someone. We are explaining to customers how to log in to telephone banking using voice biometrics to make it easier to access their accounts securely.

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, including 'Live Chat' 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.

## 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 Padstow 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 store<sup>1</sup>.

## 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<sup>2</sup>.

## 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<sup>2</sup>.

## 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<sup>3</sup>.

## 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](https://barclays.co.uk/ways-to-bank)  
If you're a business customer then visit [barclays.co.uk/business-banking/ways-to-bank](https://barclays.co.uk/business-banking/ways-to-bank)



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To get this in Braille, large print or audio, call **0800 400 100** (via Text Relay)  
or visit [barclays.co.uk/accessibleservices](https://barclays.co.uk/accessibleservices)

Calls may be recorded for quality and training purposes.

<sup>1</sup>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.

<sup>2</sup>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.

<sup>3</sup>Call charges may differ, please check with your local provider.

<sup>4</sup>Terms 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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Item ref: 9914906\_UK April 2018