



This branch is closing – but your bank is always open

Our Appleby branch is closing
on Friday 18 May 2018

Branch closure feedback and alternative ways to bank

Sharing branch closure feedback

We're now nearing the closure of the Appleby 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.

We contacted the following groups:

MP

Rory Stewart

Local Council

Councillor Andy Connell

Local consumer groups

Appleby Tourist Information Centre, the Post Office and local businesses

Customers

A number of customers who regularly use the branch

We asked all of the groups to answer three questions. You'll find their responses below.

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

You said to us:

There are some concerns that the branch closure could reduce the number of visitors to the town, which could impact local businesses.

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 spoken to customers and visited local businesses to discuss alternative ways to bank.

To keep a community focus and to ensure trade stays in the local area, everyday banking can be done at the Post Office in Appleby – it's open Monday to Friday between 9am and 5.45pm, and 8.45am to 5.30pm on Saturdays.

There are cash machines nearby, at James Hall, NG & L Dent and the Post Office that are free of charge.

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 depend on the branch – for example, those who find it hard to travel further. There are also concerns that the services in the nearby Penrith branch will be automated.

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 with alternative ways to bank. This includes speaking to someone in person through Telephone Banking. There's weekly support in branch to help with digital alternatives. We've made sure customers are familiar with using their local Post Office, too. It's across the road from the branch, is open 6 days a week and longer hours.

For anyone who's able to travel, the nearest branches are in Kirkby Stephen and Penrith. 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 that they don't have to come into a branch as often. Customers can also use Cumberland Building Society for their everyday banking.

We've spoken to customers and reassured them that there will be staff at Penrith to support them through this transition.

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.

We'd like to say

We're encouraging everyone 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, as well as helping everyone remain vigilant against fraud. Support is also available through our telephone and online services.

Other things to help with the change...

Banking at the Post Office is available to both personal and business customers, who 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 Appleby 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.

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 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://www.barclays.co.uk/ways-to-bank)
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)

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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**

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