



## This branch is closing – but your bank is always open

Our Caldicot branch is closing  
on Friday 24 November 2017

Branch closure feedback and alternative ways to bank.



## Sharing branch closure feedback

We're now nearing the closure of the Caldicot 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

Jessica Morden

#### AM

John Griffiths

#### Local Council

Town Clerk, Caldicot Town Council

#### 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 about the impact of the closure on trade and other businesses in the town. It will also leave Caldicot with just one bank.

##### We'd like to say

We understand the concern from the community. We would like to reassure people that before making our decision to close, we have looked carefully at how this branch is used. Many customers already also use nearby branches and online or telephone banking and we've seen a general fall in customers coming to the branch.

To retain a community focus and ensure trade remains in the local area, we are explaining to customers how they can do their everyday banking at the Post Office, which is open between 6:00am and 7:00pm six days a week, and from 7:00am until 2:00pm on Sundays. We're also helping customers understand the transactions they can do there. We're talking to customers about how they can do their banking from home too.

The town remains well-served with cash machines. Waitrose, Lloyds and Asda have free to use ATMs nearby.

### **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 people who may find it hard to travel. Many customers will find it inconvenient to travel, and some customers do not trust that the Post Office offers a secure way of paying in cheques.

#### **We'd like to say**

We're speaking directly with customers most likely to be affected by the closure and we're helping them with alternative ways to do their banking. This includes telephone banking to speak to someone in person. We have made sure they're familiar with the Post Office arrangement too, and made sure that envelopes are available for paying in cheques. We have reassured customers about the safety of Post Office cheque transactions.

For customers who are able to travel, the nearest branches are at Chepstow and Maindee. However, we understand it's not always convenient to travel, so we've been offering support from our Digital Eagles to help customers adapt to new ways of banking that mean they don't have to come into the branch so often.

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

#### **You said to us:**

Customers will need help if they are to adopt new banking methods.

#### **We'd like to say**

We've encouraged customers to use other ways to do their everyday banking, including Mobile and Online Banking – and Telephone Banking if they would prefer to speak to someone. We are working with customers to make sure everyone has what they need for after the closure, and have run 'Tea and Teach' events at the branch to show customers other ways to bank, as well as how to set up a regular payment and order cards and PINs. Support is also available through our telephony and website services.

## Other things to help with the change...

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 Caldicot 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 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 cash or cheques to reach your Barclays accounts using a paying-in slip.

Transaction charges for Business transactions will apply.

## Link cash machines

Withdraw cash free of charge at any cash machine displaying the Link sign. You can check your balance, top-up your mobile phone, print off a mini statement and request a receipt too.



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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