



This branch is closing – but your bank is always open

Our Denbigh branch is closing
on Friday 27 April 2018

Branch closure feedback and alternative ways to bank

Sharing branch closure feedback

We're now nearing the closure of the Denbigh 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

Chris Ruane

Welsh Assembly Member

Ann Jones

The local council

Town clerk and finance officer Jenny Barlow.

A petition led by Llyr Gruffydd, Assembly Member for North Wales, in response to the closure containing 1000 signatures, was handed in during a meeting with the council.

Our 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 will have an impact on the way customers can bank and the impact it may have on 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. Many of our customers already use nearby branches and Online or Telephone Banking, and we've seen a general fall in customers coming to the branch.

To keep a community focus and to ensure trade stays in the local area, everyday banking can be done at the Post Office in Denbigh – it's open Monday to Friday, between 9:00am and 5:30pm, and between 9:00am and 12:30pm on Saturdays. We are helping customers to understand which transactions they can do there, and how to bank from home.

There are free to use cash machines nearby, at HSBC, Co-op and Halifax, all within 200 metres of the branch

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

You said to us:

There were some concerns about customers who depend on the branch – for example, those who find it hard to travel further.

We'd like to say

We're speaking individually with customers who are most likely to be affected by the closure, and we're helping them to feel confident with alternative ways to bank. This includes Telephone Banking to speak to someone in person. We've made sure customers are familiar with the Post Office arrangement, too.

We've spoken to business customers who regularly use the branch and have let them know about other ways to withdraw and pay in cash, including Barclays Collect, our cash collection service, and also about the Post Office.

For anyone who's able to travel, the nearest branches are in Rhyl and Prestatyn. 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 – so they don't have to come into 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.

We'd like to say

We're encouraging our customers to use other ways to do their everyday banking, including Mobile and Online Banking. There is also telephone banking and our Welsh speaking call centre for those customers who prefer to use the Welsh language; to speak to someone in person.

We've run 'Tea and Teach' events at the branch to show customers other ways to bank, including how to set up regular payments, and use Pingit or Barclays Mobile Banking on a mobile phone. We've 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 website services.

There are a number of free to use cash machines in the community, and the local Post Office is available for everyday banking transactions.

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 Denbigh 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 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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If you're a business customer visit

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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**

Calls may be recorded for quality and training purposes.

* 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. Call charges may differ, please check with your local provider.

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