



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

Our Newquay Bank Street branch is closing
on Friday 23 October 2020.

Branch closure feedback, and alternative ways to bank

Sharing branch closure feedback

We're now nearing the closure of the Newquay Bank Street 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 Adrian Davies, your Market Director for Local West.

Email: Adrian.Davies@barclayscorp.com

We contacted the following groups:

MP:

Steve Double

Local council:

Andrew Curtis Town Clerk, Newquay Town Council and Councillor Geoff Brown, Cornwall County 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 town could potentially face more economic troubles, on top of those already caused by the coronavirus situation.

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 Newquay – it's open Monday to Friday between 9am and 5.30pm, and on Saturdays between 9am and 12.30pm. We're working 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 Kayes Chemist, the BT Kiosk in Bank Street and Nationwide – 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:

There were concerns for business customers who rely on being able to bank locally, and there were also concerns that elderly customers may find it difficult to travel to the nearest branch. Many of these customers prefer face-to-face banking and don't feel confident using new ways of banking.

We'd like to say:

We understand these concerns and there are a number of ways for all our customers to continue their everyday 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 those customers who prefer a face-to-face service, we're making sure they are familiar with using their local Post Office.

Additionally, we're working individually with customers showing them how to log in to Telephone Banking using voice biometrics to make it easier to access their accounts securely.

We're contacting our business customers to make sure they have alternative arrangements, including the use of Barclays Collect service to pick up cash, where appropriate.

For anyone who's able to travel, there's a branch in Chester Road in Newquay which is a mile away, and another in King Street in Truro. However, 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. This means 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 those who may not want to bank online. There were some concerns that these customers might become more at risk of scams.

We'd like to say:

We're encouraging customers to do their everyday banking in other ways, including Mobile and Online Banking – there's the Post Office and Telephone Banking for those who prefer to speak to someone.

We've run 'Tea and Teach' sessions with customers either individually or in small groups, as required, to show them other ways to bank, including how they can set up regular payments, and how to use Pingit or the Barclays app 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.

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 Newquay Bank Street 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 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.

The Barclays app

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 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.

Pingit

Sending money in an 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 Pingit app is free to download from your app store³.

The Post Office

All customers can withdraw or pay in 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 cheques into a Barclays account using a personalised paying-in slip and 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, check your balance and request a receipt at any cash machine displaying the LINK sign⁴. You can also print off a mini statement at Barclays cash machines.



If you'd like more information or want to learn more about different ways to bank, talk to us today. 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)

Discover more at
barclays.co.uk/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

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

³Terms and conditions apply. You must be aged 16 years or above and have a current account in the UK and be resident in the UK, Isle of Man, Jersey or Guernsey (which can receive payments through the Faster Payments network).

⁴Cash withdrawal fees may apply to some cash machines in the LINK network.

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