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

Our Westhoughton branch is closing on Friday 27 November 2020.

Branch closure feedback, and alternative ways to bank
Sharing branch closure feedback

We’re now nearing the closure of the Westhoughton 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. You can also go online to 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:**
Chris Green

**Local council:**
Councillors David Wilkinson and Bernadette Eckersley-Fallon

**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 branch closure may have an impact on the way both businesses and personal customers can bank, and that people will go elsewhere to bank impacting local businesses.

There are new houses being built in the area and there were concerns that the branch closure doesn’t support the town’s expanding population.

**We’d like to say:**
We understand the concern from the community, and we’re glad to see the new developments in the town. However, we’d like to reassure everyone that, before deciding to close, we looked very carefully at how the branch is used, and many customers are already using nearby branches and Online or Telephone Banking. Additionally, there are a number of ways for both existing and new residents to the area to be able to continue to do their everyday 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 Westhoughton – it’s open Monday to Friday between 9am and 5.30pm, and on Saturday between 9am and 2pm. We’re helping our customers understand which transactions they can do there, how to bank from home or their business premises and offering them support through this transition.

There are cash machines nearby at NatWest, Gee Tee’s and Lloyds – 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 about customers who depend on the branch – for example, those who find it difficult to travel. There were also concerns about the expense of travelling to nearby branches and some will miss seeing the branch staff.

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 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, so they don’t need to travel outside the community to continue to do their everyday banking.

Our staff will all be working elsewhere after we close, so customers will see them at our other branches.

For anyone who’s able to travel, the nearest branches are in Leigh and Bolton. 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:
There were concerns that there will be less banking choices, and that banking online might leave some customers open to cyber crime.

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 individual and small group ‘Tea and Teach’ sessions to show customers 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 and cyber crime. Support is also available through our telephone and online services.

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.

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 Westhoughton 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 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.

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 store.

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 sign. You can also print off a mini statement at Barclays cash machines.
Discover more at barclays.co.uk/ways-to-bank

If you’re a business customer visit barclays.co.uk/business-banking/ways-to-bank

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.

1 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.
2 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.
3 Terms 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).
4 Cash withdrawal fees may apply to some cash machines in the LINK network.

Barclays Bank UK PLC. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676) Registered in England. Registered No. 9740322. Registered Office: 1 Churchill Place, London E14 5HP.

Item ref: 9914906_UK 09/19