



This branch is closing – but your bank is always open

Our Ruthin branch is closing
on Friday 20 April 2018

Branch closure feedback and alternative ways to bank

Sharing branch closure feedback

We're now nearing the closure of the Ruthin 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

David Jones

Welsh Assembly Member

Darren Miller

The Local council

Town Mayor Councillor Jim Bryan, and
Councillor Emrys Wynne

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 were some concerns that the branch closure will have an impact on the way both businesses and personal customers can bank – customers are particularly concerned about losing the cash machine.

We'd like to say

We understand the concerns about the closure – and we'd like to reassure customers 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 our branch.

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.

Everyday banking can be done at the Post Office in Ruthin – it's open Monday to Saturday, between 9:00am and 5:30pm. We are helping our customers understand which transactions they can do there, as well as how to bank from home and how to use their debit cards to get cash back with their shopping.

There are free to use cash machines nearby, at HSBC, Co-op and Tesco.

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.

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 our customers are familiar with the Post Office arrangement, too.

For anyone who's able to travel, the nearest branches are in Mold and Llangollen. However, we understand it's not always convenient to travel, so we've been offering support from our Digital Eagles to help customers to 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 have concerns about banking online.

We'd like to say

We're encouraging customers to use other ways to do their everyday banking, 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 to set up regular payments, and use Pingit or Barclays Mobile Banking on a mobile phone. We've shown our 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 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 Ruthin 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)

Find out more today

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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**

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