This branch is closed but your bank is always open

Our Kimbolton branch has been closed since January 2017

Find out how this may affect you.
This branch is closed, but your bank is always open

Now more than ever, the way people choose to bank is changing as the digital revolution continues. As a business, we need to adapt our services to keep up with the changing needs of our customers. In this booklet we’ve set out why we’ve made the decision to close this branch and how and where you can find the banking services and expertise you need. We’ll go into this in more detail later on, but here are the main reasons why this branch has remained closed since the ATM attack and will not be reopening:

• The number of customers using the counter has gone down and is low in comparison to similar branches

• 79% of our branch customers also use other ways to do their banking, such as online and by telephone

• In the past 12 months, 56% of this branch’s customers have been using neighbouring branches

• Only 20 customers regularly used this branch without interacting with us in any other way.

I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

Yours,

Terry Staff
Cambridgeshire Community Banking Director
terry.staff@barclays.com
What’s changed in your branch?

Many customers are choosing to bank differently

79%

2016

Use other ways of banking

63%

2012

Counter transactions

13,926

Oct 2014-Sep 2015

12,907

Oct 2015-Sep 2016

56%

of customers of this branch who have used neighbouring branches in the last 12 months

In all, only 20 regular customers used this branch without interacting with us in any other way
How this branch is used

Before we make the difficult decision to close any branch, we think carefully about how it has been used so far. We consider how many customers have been visiting, what kind of transactions they’ve been making, and all the other ways they’ve been choosing to bank with us.

### Opening hours of Kimbolton

<table>
<thead>
<tr>
<th>Day</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday</td>
<td>10:00-15:00</td>
</tr>
<tr>
<td>Tuesday</td>
<td>Closed</td>
</tr>
<tr>
<td>Wednesday</td>
<td>10:00-15:00</td>
</tr>
<tr>
<td>Thursday</td>
<td>Closed</td>
</tr>
<tr>
<td>Friday</td>
<td>10:00-15:00</td>
</tr>
<tr>
<td>Saturday</td>
<td>Closed</td>
</tr>
<tr>
<td>Sunday</td>
<td>Closed</td>
</tr>
</tbody>
</table>

### Facilities available

<table>
<thead>
<tr>
<th>Service</th>
<th>Availability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Counter services</td>
<td>Yes</td>
</tr>
<tr>
<td>Cash machines</td>
<td>Yes</td>
</tr>
<tr>
<td>Self service machines</td>
<td>No</td>
</tr>
</tbody>
</table>

### Customers

<table>
<thead>
<tr>
<th>Usage in last year</th>
<th>Regular (3+ times)</th>
<th>Heavy (12+ times)</th>
<th>% heavy users who also use neighbouring branches</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal</td>
<td>701</td>
<td>168</td>
<td>61%</td>
</tr>
<tr>
<td>Business &amp; Corporate</td>
<td>232</td>
<td>115</td>
<td>60%</td>
</tr>
</tbody>
</table>

#### Weekly transactions

<table>
<thead>
<tr>
<th></th>
<th>Personal</th>
<th>Business &amp; Corporate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Counter transactions</td>
<td>Cash withdrawals</td>
</tr>
<tr>
<td>Oct 2014-Sep 2015</td>
<td>172</td>
<td>53</td>
</tr>
<tr>
<td>Oct 2015-Sep 2016</td>
<td>157</td>
<td>47</td>
</tr>
<tr>
<td>Change 2014-15 v 2015-16</td>
<td>-9%</td>
<td>-11%</td>
</tr>
</tbody>
</table>
Other places you can bank locally

There are many other ways you can still bank in your local community, including nearby Barclays branches, cash machines and Post Offices, which offer a number of banking services.

Where to find nearest three Barclays branches, nearest three Post Offices, and nearest three free cash machines

Local Barclays branches

<table>
<thead>
<tr>
<th>Name</th>
<th>St Neots</th>
<th>Huntingdon</th>
<th>Rushden</th>
</tr>
</thead>
<tbody>
<tr>
<td>Post Code</td>
<td>PE19 1AS</td>
<td>PE29 3AE</td>
<td>NN10 0QQ</td>
</tr>
<tr>
<td>Distance (miles)</td>
<td>7.8</td>
<td>13.8</td>
<td>11.5</td>
</tr>
<tr>
<td>Opening hours</td>
<td>Monday 09:30-16:30, Tuesday 09:30-16:30, Wednesday 09:30-16:30, Thursday 09:30-16:30, Friday 09:30-16:30, Saturday 09:00-14:00, Sunday Closed</td>
<td>Monday 09:30-16:30, Tuesday 09:30-16:30, Wednesday 09:30-16:30, Thursday 09:30-16:30, Friday 09:30-16:30, Saturday 09:00-14:00, Sunday Closed</td>
<td>Monday 09:30-16:30, Tuesday 09:30-16:30, Wednesday 09:30-16:30, Thursday 09:30-16:30, Friday 09:30-16:30, Saturday 09:00-14:00, Sunday Closed</td>
</tr>
</tbody>
</table>

Any recent or upcoming changes to branch trading hours?

<table>
<thead>
<tr>
<th>Branch Facilities – Counters</th>
<th>Yes</th>
<th>Yes</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch Facilities – Self service</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>
### Nearest free cash machines to this branch

<table>
<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>Distance (miles)</th>
<th>Charge amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shell</td>
<td>Great North Road, Huntingdon PE19 5XF</td>
<td>7.0</td>
<td>FREE</td>
</tr>
<tr>
<td>One Stop</td>
<td>36-28 High Street, St Neots PE19 5XA</td>
<td>7.1</td>
<td>FREE</td>
</tr>
<tr>
<td>Buckden Supermarket</td>
<td>2 Hunts End, Buckden, St Neots PE19 5SU</td>
<td>7.8</td>
<td>FREE</td>
</tr>
</tbody>
</table>

### Nearest cash machines to this branch that charge a fee

<table>
<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>Distance (miles)</th>
<th>Charge amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Careys Amusements</td>
<td>5-7 South Street, St Neots, PE19 2BW</td>
<td>7.8</td>
<td>£1.00</td>
</tr>
<tr>
<td>Costcutter</td>
<td>11 Parkway, St Neots, PE19 6PA</td>
<td>7.9</td>
<td>£1.00</td>
</tr>
<tr>
<td>Sainsbury’s</td>
<td>Unit 3 Nelson Rd, East Socon, PE19 8FX</td>
<td>8.2</td>
<td>£1.65</td>
</tr>
</tbody>
</table>

### Nearest Post Offices to this branch

<table>
<thead>
<tr>
<th>Post Office Name</th>
<th>Distance (Miles)</th>
<th>Address</th>
<th>Opening hours</th>
<th>Banking facilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kimbolton</td>
<td>0.0</td>
<td>28 High Street, Kimbolton, Huntingdon PE28 OHA</td>
<td>09:00 - 17:30 Mon - Fri 09:00 - 13:00 Sat Closed Sun</td>
<td>Yes</td>
</tr>
<tr>
<td>Great Staughton Mobile Service 1</td>
<td>1.7</td>
<td>Brook Farm Car Park, The Highway, Great Staughton, St Neots, PE19 5DA</td>
<td>13:30 - 15:30 Mon 10:30 - 12:00 Wed Closed Tue, Thu, Sun</td>
<td>Limited</td>
</tr>
<tr>
<td>Catworth Mobile Service</td>
<td>3.8</td>
<td>The car park of the Racehorse Inn, High Street, Catworth, Huntingdon PE28 OFF</td>
<td>11:30 - 1:30 Mon - Fri Closed Wed, Sat-Sun</td>
<td>Limited</td>
</tr>
</tbody>
</table>

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Community feedback

We understand that the decision to close a branch affects different communities in different ways, so we spoke to people in your community to hear their opinion. We wanted to find out how your community, and particular groups within it, would be affected following closure of this branch, and what we could do to help people through the transition.

We contacted the following groups:

**MP:**
Jonathan Djanogly

**Parish Council**
Mr Paul Seabrook, Chair of Kimbolton and Stonely Parish Council
Mr Lionel Thatcher, Clerk

**Local groups**
Kimbolton School

**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 concerns about the potential impact of the closure on the town – particularly about the loss of the ATM. There is also concern that there will be a loss of trade to local businesses.

**We’d like to say:**
We understand the concern from the community. We have looked carefully at how this branch was used prior to the ATM attack and we had seen a general fall in customers coming to the branch. Many customers already used nearby branches and online or telephone banking.

To retain a community focus and encourage trade to remain in the local area, we are encouraging people to do their everyday banking at the Post Office, less than 100m from the branch. This is open Monday, Tuesday, Thursday, Friday 09:00 - 17:30, Wednesday 09:00 - 13:00, Saturday 09:00 - 12:30. We’re providing customers with information about how to bank at the Post Office, and also helping them with banking from home.

We understand the issue with the ATM, so we’re exploring possible locations for a replacement Barclays ATM in Kimbolton.
What’s the biggest effect that this branch closing will have on customers of the branch?

You said to us:
There are concerns that customers that do not use digital options or the Kimbolton Post Office for their banking will now need to travel to an alternative Barclays branch, the nearest being St Neots which is 8 miles away.

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 and understand their concerns about some of the options available. This includes telephone banking to speak to someone in person. We have made sure they’re familiar with the Post Office arrangement too, if they choose to use in the future.

For customers who are able to travel, we do understand it’s not always convenient. 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 have been offering face-to-face appointments with a Barclays staff member to help customers with digital banking since the closure, and these will continue to be available, if a suitable place can be found to hold the meetings. 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. Business and Personal customers can pay in cash using a pre-printed paying in slip at the Kimbolton Post Office although it could take an extra two days to reach Barclays accounts using a paying in slip. Unfortunately this service is not currently available at Great Staughton and Catworth.

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 St Neots 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.
There are more ways to bank locally

We want to be there for you wherever and whenever you need us so we offer many other ways for you to do your banking.

If you usually:
Visit an in-branch counter to deposit your cheques

If you usually:
Make a trip to a branch to check your balance, pay bills, transfer money and order chequebooks

If you usually:
Make a trip to a branch to withdraw cash at the counter

Why not try:
Using the Post Office – you can pay in cash and cheques whilst you post your parcels or buy your stamps

Why not try:
Using Telephone Banking – you can do your everyday banking without leaving the house.
To register, simply call 0345 734 5345*

Why not try:
Withdrawing cash at a Link cash machine or ask for cashback at the supermarket
Your bank is always open

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.

**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*.

**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*.

**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.

**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**
Personal customers can withdraw money using a debit card and all customers can pay in cash or cheques at thousands of Post Office branches across the country.

To pay in cash and cheques you need a pre-printed paying in slip, like those in your cheque book – for cheques you will also need a cheque deposit envelope.

**Barclays at Asda**
Our branches at some Asda stores allow you to visit a branch late at night or at the weekend. To find locations of our branches at Asda, go to barclays.co.uk/waystobank

Did you know you can also get cash back at any local supermarket? Just ask at the check-out.

**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.

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If you would like more information or help with any of the different ways you can bank with us, please speak to someone in the branch or visit barclays.co.uk/waystobank
Find out more today
barclays.co.uk/waystobank
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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