

## This branch is closing but your bank is always open

Our Marshalswick branch is closing  
on Friday 23 June 2017

Find out how this may affect you.



# This branch is closing, 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 is closing:

- 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, 64% of this branch's customers have been using neighbouring branches
- Only 135 customers regularly used this branch without interacting with us in any other way.

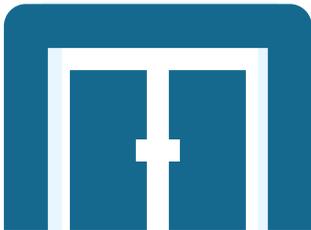
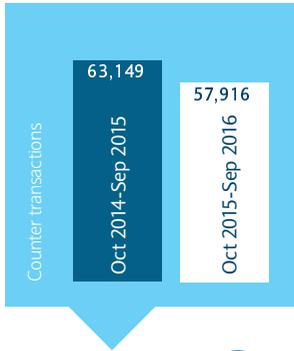
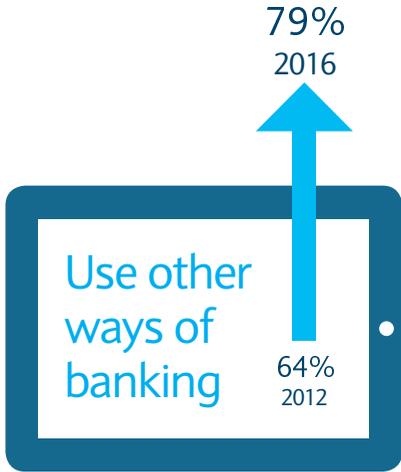
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

Yours,

Donna Hagan  
Eastern Heartlands Community Banking Director  
[donna.hagan1@barclays.com](mailto:donna.hagan1@barclays.com)

# What's changed in your branch?

Many customers are choosing to bank differently



In all, only 135 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.

### Customers

Usage in last year	Regular (3+ times)	Heavy (12+ times)	% heavy users who also use neighbouring branches
Personal	4,468	1,114	67%
Business & Corporate	702	291	62%

### Weekly transactions

Personal				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Oct 2014-Sep 2015	882	239	316	327
Oct 2015-Sep 2016	820	219	313	288
Change 2014-15 v 2015-16	-7%	-8%	-1%	-12%

### Business & Corporate

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Oct 2014-Sep 2015	332	36	139	157
Oct 2015-Sep 2016	293	31	127	135
Change 2014-15 v 2015-16	-12%	-14%	-9%	-14%

### Opening hours of Marshalswick

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	Closed
Sunday	Closed

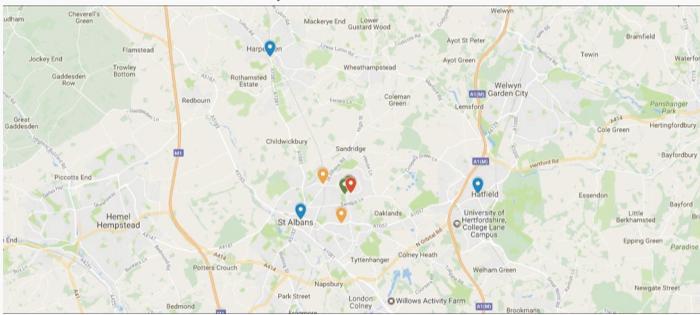
### Facilities available

Counter services	Yes
Cash machines	Yes
Self service machines	Yes

# 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



- 📍 Closing branch
- 📍 Nearest three Barclays branches
- 📍 Nearest three Post Offices
- 📍 Nearest three free cash machines

## Local Barclays branches

Name	St Albans City		Hatfield		Harpenden	
Post Code	AL1 3LP		AL10 0QP		AL5 2TD	
Distance (miles)	1.8		4.6		5.1	
Opening hours	Monday	09:00-17:00	Monday	09:30-16:30	Monday	09:30-16:30
	Tuesday	09:00-17:00	Tuesday	09:30-16:30	Tuesday	09:30-16:30
	Wednesday	09:00-17:00	Wednesday	09:30-16:30	Wednesday	09:30-16:30
	Thursday	09:00-17:00	Thursday	09:30-16:30	Thursday	09:30-16:30
	Friday	09:00-17:00	Friday	09:30-16:30	Friday	09:30-16:30
	Saturday	09:00-16:00	Saturday	Closed	Saturday	09:00-13:00
	Sunday	Closed	Sunday	Closed	Sunday	Closed
Any recent or upcoming changes to branch trading hours?	None		None		None	
Branch Facilities – Counters	Yes		Yes		Yes	
Branch Facilities – Self service	Yes		Yes		Yes	

### Nearest free cash machines to this branch

Location	Address	Distance (miles)	Charge amount
Lloyds Bank	71 The Quadrant, Marshalswick AL4 9RQ	0.0	FREE
Budgens	31-33 The Quadrant, St Albans AL4 9RB	0.1	FREE
Sainsburys	185 Marshalswick Lane, St Albans AL1 4UZ	0.1	FREE

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

Location	Address	Distance (miles)	Charge amount
Speckled Hen	Hatfield Road, St Albans AL4 0XG	1.3	£1.85
Oaklands Store	447 Hatfield Road, St Albans AL4 0XP	1.3	£1.50
Londis Heath Bakery	92 Sandbridge Road, St Albans AL1 4AP	1.3	£1.85

### Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Marshalswick	0.1	29 The Quadrant, Marshalswick, St Albans AL4 9RB	06:00 - 19:00 Mon-Sat 07:00 - 17:00 Sun	Yes
Beech Road	0.9	12 Beech Road, St Albans AL3 5AS	06:00 - 17:30 Mon-Sat 07:00 - 12:00 Sun	Limited
Fleetville	1.1	201 Hatfield Road, St Albans AL1 4LJ	06:00 - 21:00 Mon-Thu, Sun 06:00 - 22:00 Fri-Sat	Yes

# 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 if this branch were to close, and what we could do to help people through the transition.

We contacted the following groups:

**MP:**

Anne Main

**Local Councillors**

Lyn Bolton

Janet Churchard

Tom Clegg

Richard Curthoys

Salih Gaygusuz

Steve Mckeown

**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:**

While there are sufficient banking facilities nearby, the community is understandably sorry to see the branch close.

**We'd like to say:**

We have looked carefully at how this branch is used. Many customers already use nearby branches and online or telephone banking and we've seen a general fall in the numbers of customers coming to the branch.

So that they can avoid a journey, we are encouraging people to do their everyday banking at the nearby Post Office, which is open Monday - Saturday 06:00 - 19:00, Sunday 07:00 - 17:00. We're talking to customers about how they can do their banking from home too.

Marshalswick remains well-served with cash machines. There are three free to use ATMs less than 200m away from the branch at Lloyds Bank, Budgens and Sainsburys.

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

#### You said to us:

There were no concerns expressed about customers finding the closure inconvenient.

#### We'd like to say:

While the impact of the closure is small, we are making sure we speak directly with customers to make sure they have good alternative ways to do their banking. This includes telephone banking to speak to someone in person. We have made sure they're familiar with the Post Office arrangement too.

Many customers already use our nearest branches at St Albans City, Hatfield and Harpenden. 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 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:

There were no concerns expressed about customers being able to use alternative banking methods.

#### We'd like to say:

To make sure customers are happy with the alternatives, we have talked to customers about using 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 run 'Tea and Teach' events at the branch to show customers these other ways to bank, and spoken to our Business and Corporate customers, too. Support is also available through our telephone 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 Marshalswick and Fleetville Post Offices, 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 Beech Road.

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 Marshalswick 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](https://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.



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](https://barclays.co.uk/waystobank)

Find out more today

[barclays.co.uk/waystobank](https://barclays.co.uk/waystobank)

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or visit [barclays.co.uk/accessible-services](https://barclays.co.uk/accessible-services)

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