



# We're closing, but it's not goodbye

Cardigan branch closes on  
Friday 26 April 2024



# Why our Cardigan branch is closing

Back when we opened this branch, visiting us in person was one of the only ways to do your banking. Now, as there are lots of ways to manage your money without even leaving your home, we're seeing many customers choosing to bank using our app, and Online or Telephone Banking. This has had a big impact on the number of customers coming in to see us.

When deciding whether to close this branch, we looked carefully at how it's been used and how customers are banking in other ways.



85% of people who use our branch have also banked using the app, online and by phone in 2022



34 customers use this branch regularly as the only way to do their banking



12% of this branch's customers have used nearby branches in the last 12 months

We'll be working with the local community to understand the impact of closing this branch. Once we've gathered feedback, we'll publish the results in a booklet called 'Branch closure feedback', which you can get from your branch or online at [home.barclays/ukbranchclosures](https://home.barclays/ukbranchclosures)

## We'll be here for you – just in a different way

We want to reassure you that we're here to help. We'll stay in your community and you'll be able to talk to us in person. We're finalising the details of where we'll be based, and when, to support you with your banking, and we'll share the details locally once confirmed. We'll be available to help you with things like day-to-day banking queries and helping you manage your money, though there won't be access to cash at this site. We'll also add the location and opening times on our website – just search 'findbarclays'.

In the meantime, we'll be here in person until this branch closes, to answer any questions you have and help you with the move from using this branch to alternative ways to bank.

## If you'd like to talk to us about this

Our local leadership teams look at how branches are used before making the decision to close a branch, which is then agreed at national level before we make it public. If you have any concerns or would like to talk to us about this closure, or you'd like some help with what to do once it's closed, please get in touch. You can call us on 03457 345345<sup>2</sup>, or email Alan March, your Deputy Customer Care Director for Wales & West at [alan.march@barclays.com](mailto:alan.march@barclays.com)

Here are some of the many ways you can still do your banking with us. You can also check out [barclays.co.uk/ways-to-bank](https://www.barclays.co.uk/ways-to-bank) or, if you have a business account, it's [barclays.co.uk/business-banking/ways-to-bank](https://www.barclays.co.uk/business-banking/ways-to-bank)

## Online Banking and the Barclays app<sup>1</sup>

You can do most of your everyday banking safely and securely wherever you are, in our app or online, at a time that suits you. You can even pay in cheques with the app, without having to visit a branch.

We recognise that everyone has different levels of comfort using apps and computers, so if you'd like some help, we'll be happy to show you all the useful things you can do with them. Come and chat to us in your nearest Barclays location, or visit our website, where you'll find lots of helpful information and a demo of how our app works – search 'Barclays app' online.

## Telephone Banking<sup>2</sup>

Check your balance and transactions, pay bills and transfer money.

## Digital Eagles and Money Mentors

Our Digital Eagles are here to help you get the most out of your online experiences. We have lots of resources and tutorials to boost your confidence and help you adapt to life in an increasingly online world. Speak to a Digital Eagle in one of our branches or search 'Barclays Digital Eagles' online.

Master your Moneyverse with a little help from our Money Mentors. They're here to give free, impartial guidance on anything from better budgeting to buying a home – search 'Barclays Money Mentors'.

## Cash machines

Withdraw cash, check your balance and get a receipt at most cash machines. You can also print off a mini statement at our own cash machines. All Barclays cash machines are free to use. Some others charge a fee, which they state upfront before you use them.

## The Post Office

If you have a personal or business account with us, you can use your local Post Office to do your banking.

- Use your debit card and PIN to withdraw and pay in cash, and check your balance
- If you don't have a debit card and PIN, we can arrange for a cash withdrawal limit of £100 a day
- Pay cheques in – you'll need a pre-printed paying-in slip and a cheque deposit envelope, which you'll need to get from us. Ask in a branch or call us on **0800 169 3091**
- Please allow an extra two working days for cheques paid in at the Post Office to reach your account
- For business transactions, your normal charges will apply

Here's a quick look at where you can do the things you might normally do at a branch.

|  | Barclays app | Online Banking | Post Office |
|--|--------------|----------------|-------------|
| Withdraw cash  |              |                | ✓           |
| Pay in cash  |              |                | ✓           |
| Check balance  | ✓            | ✓              | ✓           |
| View or print statements                                   | ✓            | ✓              |             |
| Pay in cheques   | ✓            |                | ✓           |
| Pay bills  | ✓            | ✓              |             |
| Manage Direct Debits and set up and manage standing orders | ✓            | ✓              |             |
| Transfer money to another account                          | ✓            | ✓              |             |
| Make a payment   | ✓            | ✓              |             |
| Make an international payment                              | ✓            | ✓              |             |
| Book an appointment  | ✓            |                |             |
| Report a card lost or stolen                               | ✓            | ✓              |             |
| Temporarily freeze your card                               | ✓            |                |             |

You'll need an internet connection to use our online services. To check the availability and speeds in your area, visit [checker.ofcom.org.uk/broadband-coverage](https://checker.ofcom.org.uk/broadband-coverage). If you need any support, please speak to someone in one of our branches.

## If you need extra support

We have a range of extra services to make sure banking is easy to access for everyone, including:

- Talking cash machines
- Audio-accessible PINsentry devices
- High-visibility debit cards
- Credit and debit card templates to make signing easier
- British Sign Language (BSL) interpretation, so you can contact us from home, in a branch, or online/in the app
- Statements in Braille or large print.

Our colleagues in branch can help, or there's more information in our leaflet 'Making banking easier' – ask for one in a branch or read it online at [barclays.co.uk/accessibility](https://www.barclays.co.uk/accessibility)

## Other places you can bank

This branch may be closing, but there are other places where you can still do your banking in person.

### Barclays branches

9-10 Guildhall Square, Carmarthen SA31 1PW

Cashier service ✓

Self-service ✓

262 Oxford Street, Swansea SA1 3BR

Cashier service ✓

Self-service ✓

Find opening times and the services available by searching 'findbarclays'

### Cash machines

HSBC, 11 High Street, Cardigan SA43 1JN  
Lloyds, 14 High Street, Cardigan SA43 1JW

You can withdraw cash, check your balance and change your PIN at all Barclays cash machines and most on the LINK network.

There might be other free cash machines nearby, as well as cash machines that charge a fee. Visit [link.co.uk/consumers/locator](https://link.co.uk/consumers/locator)

### Barclays in your community

Our colleagues are available to help at many locations across the UK, not just in our branches – you'll find a friendly face and a place to talk about managing your money.

More information about our branches and where you can find us in the community can be found by searching 'findbarclays'

### The Post Office

26 High Street, Cardigan SA43 1JH  
1 High Street, St Dogmaels, Cardigan SA43 3ED

Find opening times and other locations at [postoffice.co.uk/branch-finder](https://postoffice.co.uk/branch-finder)

For details of local transport and access arrangements, or anything else for the above locations, we can help you with this in branch.

## Glossary of terms

|   |  |
|---|--|
| <b>Local community</b>                  | This might include your local MPs, councillors, consumer groups identified with a particular interest in the closure, or feedback received directly from personal or business customers. |
| <b>The only way to do their banking</b> | People who've only used the cashier service in the branch (12 times or more in the last six months) and didn't use Online or Telephone Banking, our app, or any of our other branches.   |
| <b>Branch customer</b>                  | Someone who's used this branch three or more times in the last three months.   |
| <b>Cashier service</b>                  | The branch has a staffed, traditional-style counter service.   |
| <b>Self-service</b>                     | The branch has at least one of these: external or internal cash machine, online banking point, quick pay point/service point, or assisted service counter.                               |

<sup>1</sup>You need to be 11 or over to use the app. T&Cs apply.

<sup>2</sup>Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you may have covering calls to landline numbers. Call charges from abroad may differ – please check with your local provider. To maintain a quality service, we may monitor or record phone calls.

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.: 9917459. 07/23. KX12970-01.