



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

Our Redruth branch is closing  
on Friday 23 February 2018

Reasons for closure, and alternative ways to bank



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

This first booklet will help you understand why we've made the decision to close this branch. It also sets out the banking services and support that will be available to you after this branch has closed.

In a second booklet, which will be available from the branch prior to it closing or online at [home.barclays/ukbranchclosures](https://home.barclays/ukbranchclosures), we'll share concerns and feedback from the local community. We'll also detail how we are helping people transition from using the branch with alternative ways to carry out their banking requirements.

Here are the main reasons why the Redruth branch is closing:

- The number of counter transactions has gone up in the previous 24 months, however 74% of our branch customers also use other ways to do their banking such as online and by telephone.
- Customers using other ways to do their banking has increased by 17% since 2012
- In the past 12 months, 54% of this branch's customers have been using neighbouring branches
- We've identified that only 181 customers use this branch exclusively for their banking

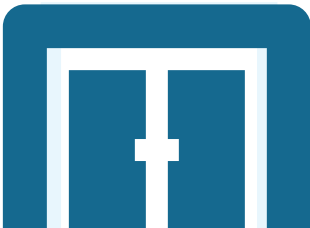
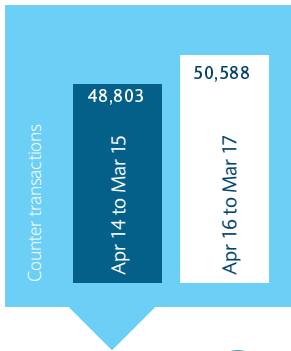
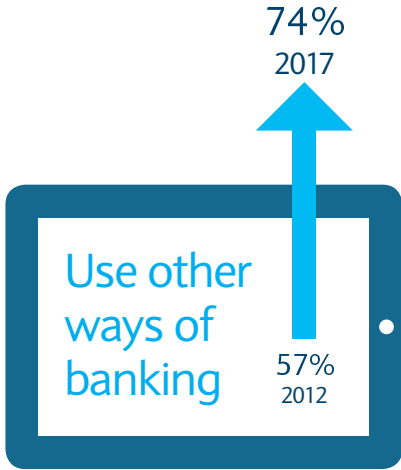


Proposals to close any branch are made by the Barclays local leadership teams and verified at a national level ahead of any closure announcement. If you have any questions and concerns about these changes then please feel free to get in touch with Michael Watts, your Community Banking Director for Cornwall & Devon.

Email: [michael.watts1@barclays.com](mailto:michael.watts1@barclays.com)

# How people's banking is changing

Many customers are choosing to bank differently



We've identified that only 181 customers use this branch exclusively for their banking

## How this branch is used

Before we make the 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. We also take into consideration the availability of other branches in the wider community.

### Customers

Usage in last year	Regular (3+ times)	Heavy (12+ times)	% heavy users who also use neighbouring branches
Personal	3,179	779	51%
Business & Corporate	506	228	67%

### Weekly transactions

#### Personal

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Apr 14 to Mar 15	734	271	281	182
Apr 16 to Mar 17	739	247	312	180
Apr 14 to Mar 15 vs Apr 16 to Mar 17	1%	-9%	11%	-1%

#### Business & Corporate

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Apr 14 to Mar 15	205	20	82	103
Apr 16 to Mar 17	234	18	107	109
Apr 14 to Mar 15 vs Apr 16 to Mar 17	14%	-10%	30%	6%

### Opening hours of Redruth

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	No

# 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.

## Nearby Barclays branches

Name	Camborne		Truro King Street		Falmouth	
Postcode	TR14 8EL		TR1 2RB		TR11 3RD	
Distance (miles)	3.6		8.9		9.5	
Opening hours	Monday	09:30-1 6:30	Monday	09:00-1 7:00	Monday	09:30-1 6:30
	Tuesday	09:30-1 6:30	Tuesday	09:00-1 7:00	Tuesday	09:30-1 6:30
	Wednesday	09:30-1 6:30	Wednesday	09:00-1 7:00	Wednesday	09:30-1 6:30
	Thursday	09:30-1 6:30	Thursday	09:00-1 7:00	Thursday	09:30-1 6:30
	Friday	09:30-1 6:30	Friday	09:00-1 7:00	Friday	09:30-1 6:30
	Saturday	09:00-1 3:00	Saturday	09:00-1 4:00	Saturday	09:00-1 3:00
	Sunday	Closed	Sunday	Closed	Sunday	Closed
	Any recent or upcoming changes to branch opening hours?	With effect from 19 February 2018 branch will open at 10:00 on Wednesdays		Prior to 24 July 2017, this branch was open 09:00 - 16:00 on Saturdays. With effect from 19 February 2018 branch will open at 10:00 on Wednesdays		With effect from 19 February 2018 branch will open at 10:00 on Wednesdays
Branch Facilities – Counters	Yes		Yes		Yes	
Branch Facilities – Self service	Yes		Yes		Yes	

## Nearby free cash machines

Location	Address	Distance (miles)
Nationwide	22 Fore Street, Redruth TR1 5 2AL	0.0
Halifax	20 Fore Street, Redruth TR1 5 2BD	0.0
Wilko	13-15 Fore Street, Redruth TR1 5 2BD	0.0

## Nearby Post Offices

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Redruth	0.1	61 Fore Street, Redruth TR1 5 2AA	09:00 - 17:30 Mon-Wed-Fri 09:30 - 17:30 Tue 09:00 - 12:30 Sat Closed Sun	Yes
Close Hill	0.6	Close Hill, Redruth TR1 5 1 EP	08:30 - 18:00 Mon-Fri 09:00 - 13:00 Sat Closed Sun	Yes*
Mount Ambrose	1.3	84 Mount Ambrose, Redruth TR1 5 1 QR	08:00 - 18:00 Mon-Wed 08:00 - 19:00 Thu-Sat 09:00 - 13:00 Sun	Yes*

## 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 cash or cheques to reach your Barclays accounts using a paying-in slip.

Transaction charges for Business transactions will apply.

### 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 branch or visit [barclays.co.uk/ways-to-bank](https://barclays.co.uk/ways-to-bank)  
If you're a business customer then visit [barclays.co.uk/business-banking/ways-to-bank](https://barclays.co.uk/business-banking/ways-to-bank)

# Glossary

## Glossary of terms

<b>Feedback from local community</b>	May include local MPs, Councillors, Consumer Groups identified with a particular interest in the closure, or received directly from personal or business customers
<b>Nearby branches</b>	These are the branches listed on page 6
<b>Exclusively for their banking</b>	Only use the counter in branch (12 or more times in the last 6 months) and did not use online, telephone or mobile banking
<b>Use other ways of banking</b>	Use online, telephone or mobile banking in addition to the branch
<b>Counter Transactions</b>	Cheque deposits, cash withdrawals and deposits
<b>Usage – Regular</b>	Used an inside ATM or the Counter – 3 or more times in the last 12 months.
<b>Usage – Heavy</b>	Used an inside ATM or the Counter – 12 or more times in the last 12 months.
<b>Recent or upcoming changes to branch opening hours</b>	Any changes made in the last 12 months or future changes announced at the time of publication
<b>Branch Facilities – Counters</b>	Has a manned traditional style counter
<b>Branch Facilities – Self Service</b>	May have one or more of the following: External / internal cash machine, online banking point, quick pay point /service point or Assisted Service Counter
<b>Nearby free cash machines</b>	Cash machines identified nearby that are free to use, additional free to use cash machines may also be nearby, as well as cash machines that charge a usage fee
<b>Post Office with Banking Facilities</b>	If 'Limited' they are classified as a local or local+ Post Office, and therefore do not offer the full range of banking services that are available at other Post Offices









Find out more today

[barclays.co.uk/ways-to-bank](https://barclays.co.uk/ways-to-bank)

If you're a business customer visit

[barclays.co.uk/business-banking/ways-to-bank](https://barclays.co.uk/business-banking/ways-to-bank)

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