



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

Our Bacup branch is closing  
on 2 October 2015

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
- 75% of our branch customers also use other ways to do their banking, such as online and by telephone
- In the past 12 months, 53% of this branch's customers have been using neighbouring branches
- Only 108 customers regularly used this branch in the past 12 months, without interacting with us in any other way.

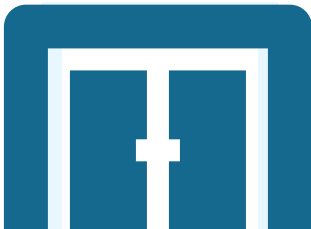
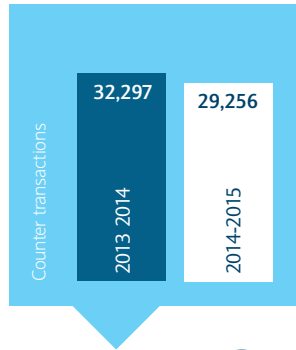
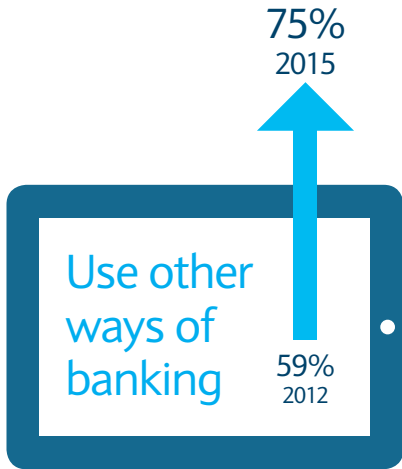
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

Yours,

Kay Eccles,  
Cumbria & North Lancs,  
[kay.eccles@barclays.com](mailto:kay.eccles@barclays.com)

# What's changed in your branch?

Many customers are choosing to bank differently



In all, only 108 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	1,854	484	51%
Business & Corporate	407	167	75%

### Weekly transactions

Personal				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Aug 2013-Jul 2014	473	165	213	96
Aug 2014-Jul 2015	442	146	214	83
Change 2013 v 2014	-7%	-13%	0%	16%

### Business & Corporate

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Aug 2013-Jul 2014	148	26	52	70
Aug 2014-Jul 2015	130	19	49	63
Change 2013 v 2014	-13%	-35%	-8%	-11%

### Opening hours of Bacup

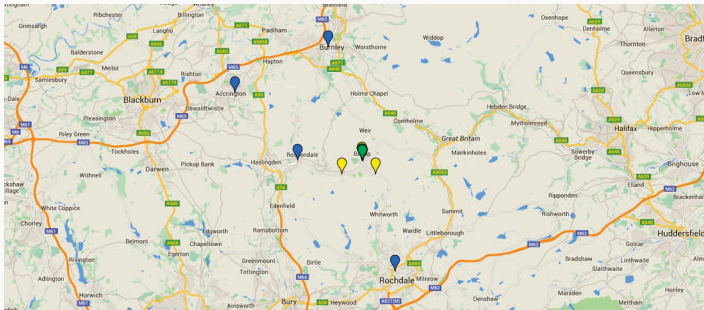
Monday	10:00 – 16:00
Tuesday	10:00 – 16:00
Wednesday	10:00 – 16:00
Thursday	10:00 – 16:00
Friday	10:00 – 16:00
Saturday	Closed
Sunday	Closed

### 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, which offer a number of banking services.



## ee cash machines

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

Name	Rawtenstall	Burnley	Rochdale																																										
Post Code	BB4 7QW	BB11 1NH	OL16 1BJ																																										
Distance (miles)	4.3	7.2	7.6																																										
Opening hours	<table border="1"> <tr><td>Monday</td><td>09:30 – 16:30</td></tr> <tr><td>Tuesday</td><td>09:30 – 16:30</td></tr> <tr><td>Wednesday</td><td>09:30 – 16:30</td></tr> <tr><td>Thursday</td><td>09:30 – 16:30</td></tr> <tr><td>Friday</td><td>09:30 – 16:30</td></tr> <tr><td>Saturday</td><td>Closed</td></tr> <tr><td>Sunday</td><td>Closed</td></tr> </table>	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	<table border="1"> <tr><td>Monday</td><td>09:00 – 17:00</td></tr> <tr><td>Tuesday</td><td>09:00 – 17:00</td></tr> <tr><td>Wednesday</td><td>09:00 – 17:00</td></tr> <tr><td>Thursday</td><td>09:00 – 17:00</td></tr> <tr><td>Friday</td><td>09:00 – 17:00</td></tr> <tr><td>Saturday</td><td>09:00 – 14:00</td></tr> <tr><td>Sunday</td><td>Closed</td></tr> </table>	Monday	09:00 – 17:00	Tuesday	09:00 – 17:00	Wednesday	09:00 – 17:00	Thursday	09:00 – 17:00	Friday	09:00 – 17:00	Saturday	09:00 – 14:00	Sunday	Closed	<table border="1"> <tr><td>Monday</td><td>09:00 – 17:00</td></tr> <tr><td>Tuesday</td><td>09:00 – 17:00</td></tr> <tr><td>Wednesday</td><td>09:00 – 17:00</td></tr> <tr><td>Thursday</td><td>09:00 – 17:00</td></tr> <tr><td>Friday</td><td>09:00 – 17:00</td></tr> <tr><td>Saturday</td><td>09:30 – 13:30</td></tr> <tr><td>Sunday</td><td>Closed</td></tr> </table>	Monday	09:00 – 17:00	Tuesday	09:00 – 17:00	Wednesday	09:00 – 17:00	Thursday	09:00 – 17:00	Friday	09:00 – 17:00	Saturday	09:30 – 13:30	Sunday	Closed
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Any recent or upcoming changes to branch trading hours?	None	None	None																																										
Branch Facilities – Counters	Yes	Yes	Yes																																										
Branch Facilities – Self service	No	Yes	Yes																																										

### Nearest free cash machines to this branch

Location	Address	Distance (miles)	Charge amount
NatWest	11 Market Street, Bacup OL13 8EY	0.1	FREE
Convenience	5 Inwell, Bacup OL13 0AD	0.1	FREE
One Stop Bacup 1699	40 King Street, Bacup OL13 0AH	0.1	FREE

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

Location	Address	Distance (miles)	Charge amount
Premier Stores	224 Newchurch Road, Bacup, OL13 0TS	1.1	£1.50
School Street Mini Mart	404 - 406 Newchurch Road, Bacup OL13 0LD	1.6	£1.90
Watts' News (Quix)	63 Burnley Road East, Waterfood, Rossendale BB4 9AR	2.7	£1.60

### Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Bacup	0.1	5 Burnley Road, Bacup OL13 8AA	09:00 – 17:30 Mon to Fri 09:00 – 12:30 Sat Closed Sun	Yes
Britannia	1.3	359 Rochdale Road, Britannia, Bacup OL13 9TH	08:30 – 17:30 Mon 08:30 – 12:30 Tue 09:00 – 17:30 Weds 08:30 – 17:30 Thurs 09:00 – 17:30 Fri 09:00 – 12:30 Sat Closed Sun	Yes
Stacksteads	1.6	404 - 406 Newchurch Road, Bacup OL13 0LD	05:30 – 22:30 Mon to Sun	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:**

Jake Berry

**Local councillor:**

James Eaton

**Local campaign groups:**

Bacup Action Groups

**Customers:**

A number of customers who regularly use the branch

We asked all of the groups to answer three questions. You'll find a summary of the responses we received below.

**In your opinion, what's the biggest effect that this branch closing will have on your local community?**

**You said to us:**

Bacup has seen a reduction in local businesses in recent years and there is concern that people may not now go into the town which will affect the remaining local trades.

**We'd like to say:**

We understand worries about what will happen to a high street when the branch closes. However, we are encouraging customers to do their everyday banking at the Post Office, which reduces the need to travel elsewhere and take custom away from Bacup. We've also been educating customers about other ways to bank, including online and telephone banking.



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

#### You said to us:

Customers who prefer to pay their bills in cash, or have a face-to-face service, will now have to travel to do this.

#### We'd like to say:

We know it's not always convenient to travel to a branch that's further away, that's why 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 branch so often.

We've spoken directly with customers most likely to be affected by the closure to help them with alternative ways to do their banking, including telephone banking to speak to someone in person. We have made sure they're familiar with the Post Office arrangement too.

### What alternative ways to bank do you believe would help people adapt to the change?

#### You said to us

We need to make sure that customers have suitable alternatives that they'll find easy to adapt to.

#### 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 run a number of 'Tea and Teach' events in the branch to help customers who might want to use our digital and/or telephone banking options and local branches will carry these on after the closure. Support is always available through our telephony and website services.

## Other things to help with the change...

At the Post Office, 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 a branch
2. a paying-in envelope. We have extra stock in the Bacup 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.

Personal customers can pay in cash using just a pre-printed paying-in slip, and withdraw cash using a debit card and PIN. If you're a business customer, please check with Post Office whether you can deposit and withdraw cash.

# 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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