

This branch is closing but your bank is always open

Our Blackpool Whitegate Drive branch is closing
on 25 September 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 up, but is very 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, 86% of this branch's customers have been using neighbouring branches
- Only 16 customers regularly used this branch in the past 12 months, without interacting with us in any other way.

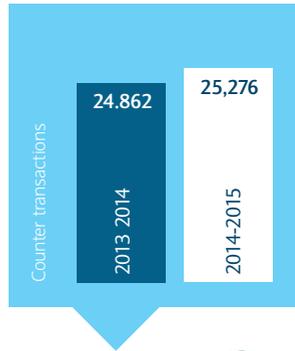
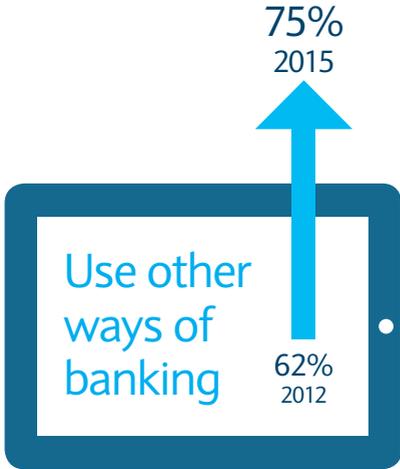
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

Yours,

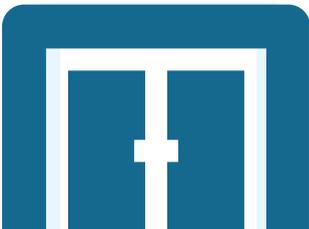
Kay Eccles,
Cumbria & North Community Leader
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What's changed in your branch?

Many customers are choosing to bank differently



86%
of customers of this branch who have used neighbouring branches in the last 12 months



In all, only 16 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	1,435	249	87%
Business & Corporate	381	126	97%

Weekly transactions

Personal

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	309	91	162	57
May 2014-Apr 2015	319	93	174	53
Change 2013 v 2014	3%	3%	7%	-8%

Business & Corporate

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	169	14	79	75
May 2014-Apr 2015	167	14	78	75
Change 2013 v 2014	-1%	-4%	-1%	-1%

Opening hours of Blackpool Whitegate Drive

Monday	10:00 – 16:00
Tuesday	Closed
Wednesday	10:00 – 16:00
Thursday	Closed
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.

three free cash machines

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

Name	Blackpool, Birley St (Fylde Group)		Blackpool Cherry Tree Rd (Essentials)		Poulton Le Fylde	
Post Code	FY1 1DX		FY4 4QH		FY6 7BP	
Distance (miles)	1.0		2.1		3.3	
Opening hours	Monday	09:00 – 17:00	Monday	07:00 – 23:59	Monday	10:00 – 16:00
	Tuesday	09:00 – 17:00	Tuesday	00:00 – 23:59	Tuesday	10:00 – 16:00
	Wednesday	09:00 – 17:00	Wednesday	00:00 – 23:59	Wednesday	Closed
	Thursday	09:00 – 17:00	Thursday	00:00 – 23:59	Thursday	10:00 – 16:00
	Friday	09:00 – 17:00	Friday	00:00 – 23:59	Friday	10:00 – 16:00
	Saturday	09:30 – 14:00	Saturday	00:00 – 22:00	Saturday	Closed
	Sunday	Closed	Sunday	10:00 – 16:00	Sunday	Closed
Any recent or upcoming changes to branch trading hours?	None		None		None	
Branch Facilities – Counters	Yes		No		Yes	
Branch Facilities – Self service	Yes		Yes		No	

Nearest free cash machines to this branch

Location	Address	Distance (miles)	Charge amount
Belle Vue	Whitegate Drive, Blackpool FY3 9DQ	0.0	FREE
Sainsburys	64 Whitegate Drive, Blackpool FY3 9DQ	0.0	FREE
Lloyds	50 Whitegate Drive, Blackpool FY3 9AN	0.1	FREE

Nearest cash machines to this branch that charge a fee

Location	Address	Distance (miles)	Charge amount
Crown	Devonshire Square, Blackpool FY3 9BW	0.2	£0.75
Raikes Mini Market	308 Church Street, Blackpool FY1 3QE	0.2	£1.25
Club Sanuk	Club Sanuk, 168 - 170 North Promenade, Blackpool FY1 1RE	0.4	£1.60

Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Whitegate Drive	0.1	28 Whitegate Drive, Blackpool FY3 9AQ	09:00 – 17:30 Mon to Fri 09:00 – 12:30 Sat Closed Sun	Yes
Revoe	0.7	43 Central Drive, Blackpool FY1 5DS	07:00 – 23:59 Mon to Sun	Yes
North Shore	1.0	61 Dickson Road, Blackpool FY1 2AP	08:30 – 17:30 Mon to Fri 09:00 – 12:30 Sat Closed 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:

Gordon Marsden

Local councillors:

Simon Blackburn

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:

With the closure of the Barclays branch and other businesses recently moving from the Whitegate Drive area, there were concerns about the effects on the local community. People were worried about a general lack of services on the high street.

We'd like to say:

We understand worries about what will happen to other businesses when a branch closes. However, the people we have contacted tell us they will use the Post Office for their banking, which reduces the need to travel elsewhere and take custom away from the Whitegate Drive area.

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. However, our Birley Street branch is a mile away and the local Post Office is very close too. We've also helped customers adapt to new ways of banking that mean they don't have to come into a branch so often, including how to use telephone and online banking.

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

You said to us

Customers will need help adapting to alternative ways to bank, and will also need to know what they can do in the Post Office.

We'd like to say:

We've held regular 'Tea and Teach' sessions to help people find out about other ways to bank, including online and telephone banking, as well as how to set up regular payments and order cards and PINs. Other local branches will carry these on after the closure and support is always available through our telephony and website services.

We've also helped people find out which local shops offer cash back, and to understand what they can do at the Post Office. We've spoken directly with customers most likely to be affected by the closure to help them with alternative ways to do their banking, and we have made sure they're familiar with the Post Office arrangement.

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 Blackpool Whitegate Drive 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 the 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

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

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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