

This branch is closing but your bank is always open

Our Liverpool Childwall 5 Ways 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
- 76% of our branch customers also use other ways to do their banking, such as online and by telephone
- In the past 12 months, 58% of this branch's customers have been using neighbouring branches
- Only 147 customers regularly used this branch in the past 12 months, without interacting with us in any other way.

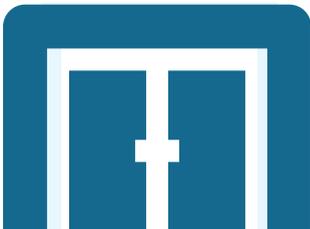
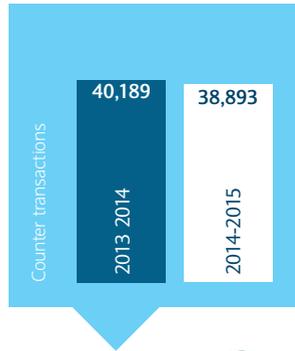
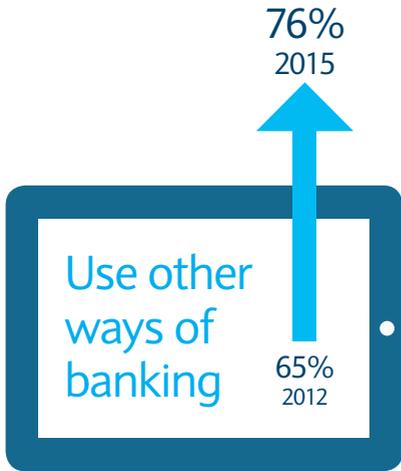
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

Yours,

Maria Branigan,
Merseyside & South Lancashire Community Leader
maria.branigan@barclays.com

What's changed in your branch?

Many customers are choosing to bank differently



In all, only 147 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 | 2653 | 573 | 54% |
| Business & Corporate | 396 | 124 | 81% |

Weekly transactions

| Personal | | | | |
|--------------------|----------------------|------------------|---------------|-----------------|
| | Counter transactions | Cash withdrawals | Cash deposits | Cheque deposits |
| May 2013-Apr 2014 | 634 | 232 | 281 | 121 |
| May 2014-Apr 2015 | 606 | 216 | 281 | 108 |
| Change 2013 v 2014 | -5% | -7% | 0% | -12% |

Business & Corporate

| | Counter transactions | Cash withdrawals | Cash deposits | Cheque deposits |
|--------------------|----------------------|------------------|---------------|-----------------|
| May 2013-Apr 2014 | 139 | 24 | 66 | 49 |
| May 2014-Apr 2015 | 142 | 22 | 75 | 46 |
| Change 2013 v 2014 | 3% | -11% | 12% | -6% |

Opening hours of Liverpool Childwell 5 Ways

| | |
|-----------|---------------|
| 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 |

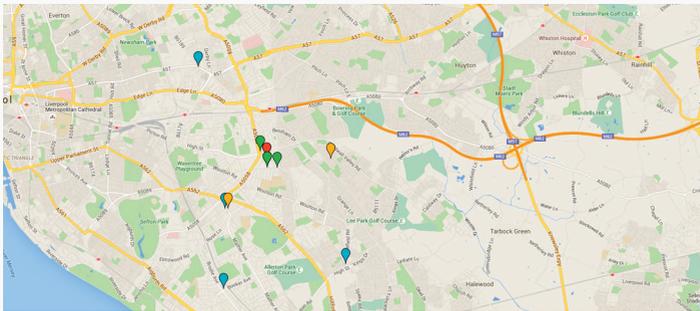
Facilities available

| | |
|-----------------------|-----|
| 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, 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 | Liverpool Allerton Road | | Liverpool Old Swan | | Liverpool Woolton | |
|---|-------------------------|---------------|--------------------|---------------|-------------------|---------------|
| Post Code | L18 2DD | | L13 5US | | L25 7RD | |
| Distance (miles) | 1.2 | | 1.8 | | 2.1 | |
| Opening hours | Monday | 09:30 – 16:30 | Monday | 09:30 – 16:30 | Monday | 09:30 – 16:30 |
| | Tuesday | 09:30 – 16:30 | Tuesday | 09:30 – 16:30 | Tuesday | 09:30 – 16:30 |
| | Wednesday | 09:30 – 16:30 | Wednesday | 09:30 – 16:30 | Wednesday | 09:30 – 16:30 |
| | Thursday | 09:30 – 16:30 | Thursday | 09:30 – 16:30 | Thursday | 09:30 – 16:30 |
| | Friday | 09:30 – 16:30 | Friday | 09:30 – 16:30 | Friday | 09:30 – 16:30 |
| | Saturday | 09:30 – 15:00 | Saturday | 09:30 – 13:00 | Saturday | Closed |
| | 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 | Cash machines | | Cash machines | | Cash machines | |

Nearest free cash machines to this branch

| Location | Address | Distance (miles) | Charge amount |
|---------------------------------|---|------------------|---------------|
| Fiveways Discount Store | 9 Childwall Valley Road, Liverpool L16 4PB | 0.1 | FREE |
| SPSO - Childwall | 179 Dunbabin Road, Liverpool L16 7QQ | 0.3 | FREE |
| Londis Childwall Valley L16 0JN | 24-30 Childwall Abbey Road, Liverpool L16 0JN | 0.3 | FREE |

Nearest cash machines to this branch that charge a fee

| Location | Address | Distance (miles) | Charge amount |
|-------------------|--|------------------|---------------|
| Martins | 2 Childwall Abbey Road, Liverpool L16 0JN | 0.3 | £0.95 |
| Halfway House | Woolton Road, Childwall, Liverpool L16 8NE | 0.6 | £1.75 |
| Lifestyle Express | 93 Woolton Road, Liverpool L15 6TB | 0.7 | £1.50 |

Nearest Post Offices to this branch

| Post Office Name | Distance (Miles) | Address | Opening hours | Banking facilities |
|------------------|------------------|---|---|--------------------|
| Childwall | 0.3 | 179 Dunbabin Road, Liverpool L16 7QQ | 09:00 – 17:15 Mon to Fri 09:00 – 12:30 Sat Closed Sun | Yes |
| Allerton Road | 1.1 | 95 Allerton Road, Allerton, Liverpool L18 2DE | 09:00 – 17:30 Mon to Sat Closed Sun | Yes |
| Childwall Valley | 1.1 | 144 Hartsbourne Avenue, Liverpool L25 1PZ | 06:00 – 19:30 Mon to 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:

Luciana Berger

Local councillor:

Jeremy Wolfson

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:

There were concerns about the effects on local businesses when the branch closes, with customers choosing to go elsewhere because they needed to go to the bank.

We'd like to say:

We understand worries about what will happen to a community 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 the area. 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:

There were worries about inconvenience to customers, specifically older people, who may not find it convenient to use public transport to get to another branch.

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

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 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 made sure they're familiar with the Post Office arrangement too. 'Tea and Teach' events will carry on in local branches to help customers who might want to use our digital and/or telephone banking options. 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 Childwall Fiveways 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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