



This branch is closing but your bank is always open

Our Dumbarton branch is closing
on 18 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 increased, however, is low in comparison to similar branches
- 83% of our branch customers also use other ways to do their banking, such as online and by telephone
- In the past 12 months, 23% of this branch's customers have been using neighbouring branches
- Only 79 customers regularly used this branch in the past 12 months, without interacting with us in any other way.

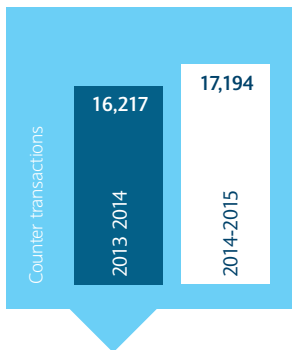
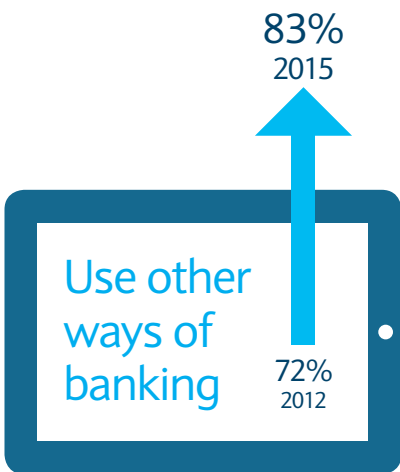
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

Yours,

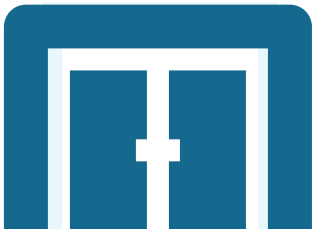
Stuart Chalmers,
Branch Manager Team Leader
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What's changed in your branch?

Many customers are choosing to bank differently



23%
of customers of this branch who have used neighbouring branches in the last 12 months



In all, only 79 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	1,151	232	23%	
Business & Corporate	111	29	79%	

Weekly transactions				
Personal				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	50	16	26	8
May 2014-Apr 2015	53	16	28	8
Change 2013 v 2014	5%	1%	8%	4%

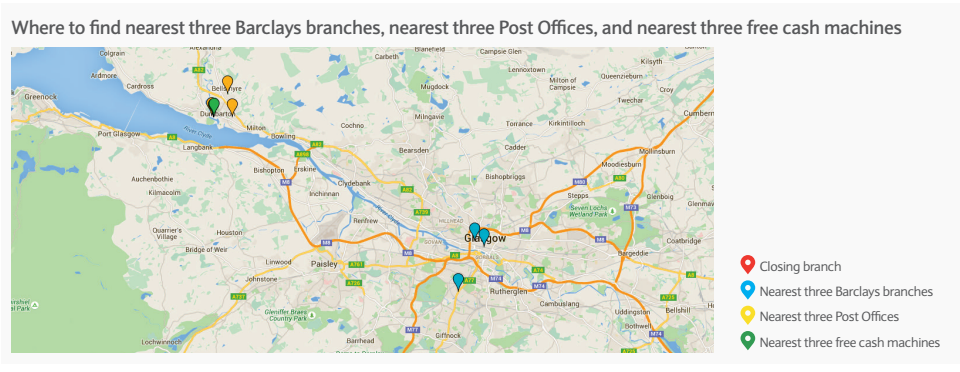
Business & Corporate				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	12	1	8	3
May 2014-Apr 2015	13	1	9	3
Change 2013 v 2014	8%	27%	11%	-5%

Opening hours of Dumbarton	
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.



Local Barclays branches									
Name		Glasgow Bothwell Street		Glasgow Argyle Street		Shawlands			
Post Code		G2 7JS		G2 8BJ		G41 3NN			
Distance (miles)		14.1		14.6		26.1			
Opening hours		Monday	08:30 – 16:00	Monday	09:00 – 18:00	Monday	09:30 – 16:30		
		Tuesday	08:30 – 16:00	Tuesday	09:00 – 18:00	Tuesday	09:30 – 16:30		
		Wednesday	08:30 – 16:00	Wednesday	09:00 – 18:00	Wednesday	09:30 – 16:30		
		Thursday	08:30 – 16:00	Thursday	09:00 – 18:00	Thursday	09:30 – 16:30		
		Friday	08:30 – 16:00	Friday	09:00 – 18:00	Friday	09:30 – 16:30		
		Saturday	Closed	Saturday	09:00 – 18:00	Saturday	09:00 – 13:00		
		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		Yes		Yes		Yes			

Nearest free cash machines to this branch

Location	Address	Distance (miles)	Charge amount
Clydesdale Bank	47 High Street, Dumbarton G82 1LS	0.0	FREE
Royal Bank of Scotland	37 High Street, Dumbarton G82 1LX	0.1	FREE
TSB	12 High Street, Dumbarton G82 1LW	0.1	FREE

Nearest cash machines to this branch that charge a fee

Location	Address	Distance (miles)	Charge amount
Fergies Townend	15 Townend Road, Dumbarton G82 2BA	0.7	£1.50
Stags Head	116–118 Glasgow Road, Dumbarton G82 1JN	0.8	£1.85
Doveholm News	1 Doveholm Avenue, Dumbarton G82 2EB	1.0	£1.75

Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Dumbarton	0.1	106 High Street, Dumbarton G82 1PQ	09:00 – 17:30 Mon to Fri 09:00 – 12:30 Sat Closed Sun	Yes
Silverton	1.2	Silverton Post Office, 62 Alclutha Avenue, Dumbarton G82 2NZ	06:00 – 18:30 Mon to Sat 07:00 – 13:30 Sunday	Yes
Bellsmyre	1.6	7A Merkins Avenue, Bellsmyre, Dumbarton G82 3EB	06:45 – 18:00 Mon to Fri 06:45 – 17:00 Sat 06:45 – 14:00 Sunday	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:

Martin Docherty

MSP:

Jackie Bailey

Local newspapers:

The Dumbarton Reporter
The Lennox Herald

Consumer groups:

Citizens' Advice Bureau
Artisan Centre
Credit Union
Action for Children

Customers:

A number of customers regularly use the branch.

We asked all of the groups to answer three questions. You'll find their responses below.

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

You said to us:

Barclays is a reputable name on the High Street and there's concern that the community will lose some status as a result of the branch closure. The branch has also done good work in the community in the recent past and it would be a shame to lose this. The branch staff are also very highly thought of and there is concern for their jobs.

We'd like to say:

We understand worries about what banking services will be left when our branch closes. We are encouraging customers to do their everyday banking at the Post Office, which reduces the need to travel elsewhere.

Our staff will continue to work at the Dumbarton Branch until the closure date of 18 September 2015. After that, most of them will be starting work at other local branches, so they'll continue to work with Barclays. We appreciate how active our staff have been in charity fundraising and we remain committed to allowing our staff to volunteer and fundraise for causes close to their heart.

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

You said to us:

Customers who are used to using the Dumbarton branch will have to go through to Glasgow to visit a branch of Barclays. If the alternative is the Post Office in Dumbarton, some people were concerned that staff there would not know to expect Barclays customers coming in. It's also not easy for Business and Corporate customers to change banks, so they'll be forced to travel to Glasgow.

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 one-to-one 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 had conversations with the manager of the Post Office who will be pleased to welcome more Barclays customers after the branch closes.

We're also speaking to Business and Corporate customers individually. They understand that their business relationship arrangements won't change and we're helping them with other ways to bank, including the services available through the Post Office.

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

You said to us:

You asked us to make sure we took care of our customers that would find the change hardest throughout the closure, to make sure they had usable, convenient alternatives.

We'd like to say:

We've spoken directly to our customers that are likely to be most impacted to help them with other ways to do their banking – and support is always available through our telephony and website services. We have made sure they're familiar with the Post Office arrangement: in some cases, we've walked customers to the Post Office to show them how easy it is to use.

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 Dumbarton 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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Item ref: 9914071-Dumbarton. Information correct as at September 2015