



This branch is closing but your bank is always open

Our Hockley branch is closing
on 9 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
- 70% of our branch customers also use other ways to do their banking, such as online and by telephone
- In the past 12 months, 59% of this branch's customers have been using neighbouring branches
- Only 201 customers regularly used this branch in the past 12 months, without interacting with us in any other way.

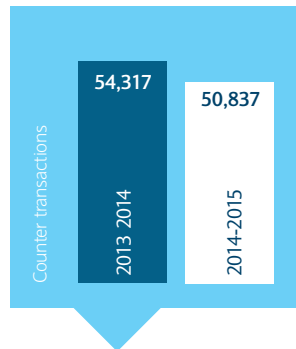
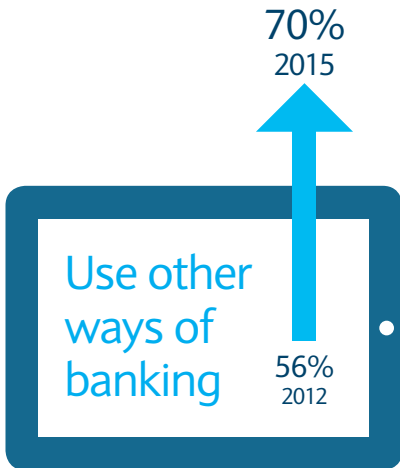
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

Yours,

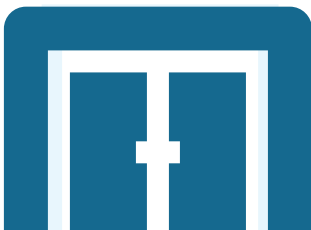
Andy Fletcher,
Essex Community Leader
andy.fletcher@barclays.com

What's changed in your branch?

Many customers are choosing to bank differently



59%
of customers of this branch who have used neighbouring branches in the last 12 months



In all, only 201 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	3,630	1,031	61%	
Business & Corporate	691	245	82%	

Weekly transactions				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	851	338	243	271
May 2014-Apr 2015	798	299	250	248
Change 2013 v 2014	-7%	-13%	3%	-9%

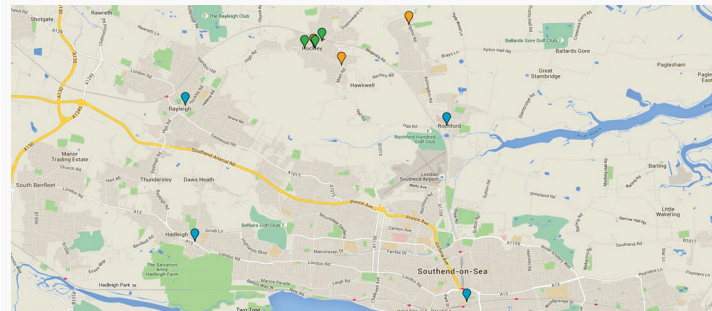
Business & Corporate				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	193	18	56	118
May 2014-Apr 2015	180	16	62	102
Change 2013 v 2014	-7%	-15%	9%	-16%


Opening hours of Hockley	
	09:00 – 16:30
Facilities available	


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		Rayleigh		Rochford		Hadleigh Essex			
Post Code		SS6 7EL		SS4 1BG		SS7 2BW			
Distance (miles)		2.6		3.2		5.3			
Opening hours		Monday	09:00 – 17:00	Monday	09:30 – 16:30	Monday	10:00 – 16:00		
		Tuesday	09:00 – 17:00	Tuesday	09:30 – 16:30	Tuesday	10:00 – 16:00		
		Wednesday	09:00 – 17:00	Wednesday	09:30 – 16:30	Wednesday	10:00 – 16:00		
		Thursday	09:00 – 17:00	Thursday	Closed	Thursday	10:00 – 16:00		
		Friday	09:00 – 17:00	Friday	09:30 – 16:30	Friday	10:00 – 16:00		
		Saturday	09:00 – 14:00	Saturday	Closed	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		Yes		Yes		Yes			

Nearest free cash machines to this branch

Location	Address	Distance (miles)	Charge amount
Sainsburys	40 Spa Road, Hockley SS5 4PH	0.0	FREE
Costcutter	38 40 Main Road, Hockley SS5 4QS	0.2	FREE
Hockley Station	Station Approach, Hockley SS5 4BG	0.2	FREE

Nearest cash machines to this branch that charge a fee

Location	Address	Distance (miles)	Charge amount
Monkey Bizzness	14 Eldon Way, Hockley SS5 4AD	0.1	£1.50
Cjs Bowling Ltd	810 Eldon Way Ind Estate, Hockley SS5 4AD	0.1	£1.75
Spa	60 Southend Road, Hockley SS5 4QH	0.2	£1.85

Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Hockley	0.0	39 - 41 Spa Road, Hockley SS5 4AZ	09:00 – 17:30 Mon to Fri 09:00 – 12:30 Sat Closed Sun	Yes
Hawkwell	0.7	208 Main Road, Hawkwell, Hockley SS5 4EG	09:00 – 17:30 Mon to Fri 09:00 – 12:30 Sat Closed Sun	Yes
Ashingdon	2.2	509 Ashingdon Road, Rochford SS4 3HE	09:00 – 17:30 Mon to Fri 09:00 – 14:30 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:

Mark Francois

Parish and District Councillors:

Roy Martin

Sue Martin

Heather Glynn

Local business groups:

Chamber of Trade members

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 has been some concern about the closure, as Barclays is the last bank in the town. Residents are worried that the closure will affect local trade as people will be discouraged from coming into town. There will also be one fewer cash machine.

We'd like to say:

We have looked carefully at how this branch is used – large numbers of customers already use neighbouring branches and online or telephone banking and we've seen a general fall in customers coming to the counter. However, to help customers who do rely on the branch, we're making sure that they know how they can carry on with their banking needs in the local area. Two free cash machines remain in the town, and the Post Office can support many everyday transactions.

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

You said to us:

There is also concern about businesses who will no longer be able to pay in takings at the branch or get coins for change, and aren't sure what they can do at the Post Office. Customers who don't want to use Online or Mobile Banking will find it difficult to get balances and transfer money. There are concerns for older customers and those who find it harder to travel. The Post Office which many will start to use instead will be busier. Travel to alternative branches in Rayleigh or Rochford will not be convenient for everyone.

We'd like to say:

We understand it's not always convenient to travel to a branch that's further away, so 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 personally with alternative ways to do their banking. We have made sure they're familiar with the services that the Post Office can offer.

We're also speaking to Business and Corporate customers individually. We have made sure they know where night safes are locally and that they understand their business relationship arrangements won't change. We're helping them with other ways to bank, including the services available online and through the Post Office.

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:

Many customers already use the Rayleigh and Rochford branches, the other cash machines nearby, and the Post Office. We've held 'Tea and Teach' sessions to help customers find out about other ways to bank, including online and telephone banking, as well as how to set up a regular payment and order cards and PINs. These sessions will continue in local branches and support will always be available through our website and telephony services. For businesses and personal customers alike, our Rayleigh Branch is under two miles away and has a night safe and facilities such as personal bankers and mortgage and business advisers. Rochford, also less than two miles away, has a night safe too.

Other things to help with the change...

We've contacted all customers who we think will be most impacted by the closure to offer them support through the closure. We've also been in contact with Premier, Business and Corporate customers to help them with alternative ways to bank.

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 Hockley 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

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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