



This branch is closing but your bank is always open

Our Lower Gornal 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
- 62% of our branch customers also use other ways to do their banking, such as online and by telephone
- In the past 12 months, 55% of this branch's customers have been using neighbouring branches
- Only 307 customers regularly used this branch in the past 12 months, without interacting with us in any other way.

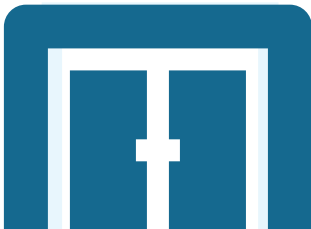
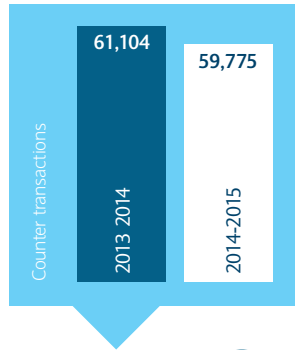
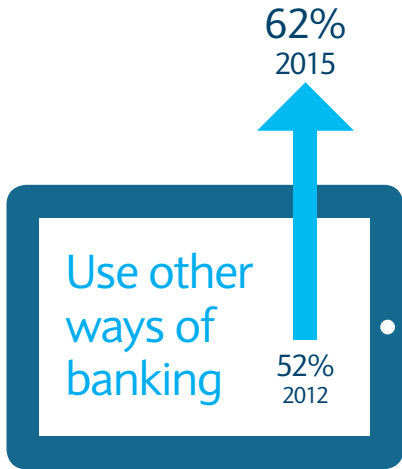
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

Yours,

Raj Dhaliwal,
Black Country & Walsall Community Leader
rajinder.dhaliwal@barclays.com

What's changed in your branch?

Many customers are choosing to bank differently



In all, only 307 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	3,674	1,146	52%
Business & Corporate	538	211	73%

Weekly transactions

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	975	437	363	176
May 2014-Apr 2015	954	419	369	167
Change 2013 v 2014	-2%	-4%	2%	-5%

Business & Corporate

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	200	65	54	81
May 2014-Apr 2015	195	54	58	84
Change 2013 v 2014	-2%	-21%	7%	3%

Opening hours of Lower Gornal

	09:30 – 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.

three free cash machines

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

	Sedgley	y High	Kingswinford
Post Code	DY3 1RR	DY1 1PP	DY6 9JP
Distance (miles)	2.0	2.3	2.6
Opening hours	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	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 09:30 – 13:30 Sunday Closed	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
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
Post Office	PO 44 Louise Street, Dudley DY3 2UB	0.1	FREE
Tates Spar Dudley	13 Abbey Road, Gornal Wood, Dudley DY3 2TQ	0.3	FREE
Bywater News	8 The Arcade, Kent Street, Dudley DY3 2DA	1.1	FREE

Nearest cash machines to this branch that charge a fee

Location	Address	Distance (miles)	Charge amount
Infocash J K And Sons	41-45 Central Drive, Dudley DY3 2QE	0.4	£1.25
Holloway Stores	77 Ruiton Street, Dudley DY3 2EH	0.5	£1.50
Star News - Dudley Branch 29	Star News, 114 The Straits, Dudley DY3 3BA	1.1	£1.50

Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Gornal Wood	0.1	8 Louise Street, Gornal Wood, Dudley DY3 2UB	09:00 – 17:30 Mon to Sat Closed Sun	Yes
Lower Gornal	0.5	5 - 7 Lake Street, Dudley DY3 2AU	06:00 – 18:00 Mon to Sat 07:00 – 12:30 Sun	Yes
The Straits	1.1	114 The Straits, Dudley DY3 3BA	09:00 – 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:

Ian Austin

Local Councillors

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:

The removal of the Barclays cash machine leaves Lower Gornal with fewer options to get cash, however there are a number of cash machines available in the local area.

We'd like to say:

We understand the concerns from the local community, however there are two local branches of Barclays that customers can use. As well as the cash machines in Lower Gornal, customers can also use the counter services at the local Post Office.

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

You said to us:

There were concerns about how the closure would affect customers who rely on the branch for their everyday banking.

We'd like to say:

We've spoken directly to our customers that are likely to be most affected to help them with other ways to do their banking. We have made sure they're familiar with facilities at the local Post Office for everyday transactions such as paying in cheques. We've also made them aware of other options available in the area for getting cash and checking balances.

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:

Through our 'Tea and Teach' sessions 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 banking services in the local area, including the Post Office nearby in Lower Gornal, the two supermarket cash machines and our Barclays branches in Dudley and Sedgley. '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. These events will carry on in other local branches and 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 Lower Gornal 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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