



This branch is closing but your bank is always open

Our Odiham 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
- 73% of our branch customers also use other ways to do their banking, such as online and by telephone
- In the past 12 months, 56% of this branch's customers have been using neighbouring branches
- Only 63 customers regularly used this branch in the past 12 months, without interacting with us in any other way.

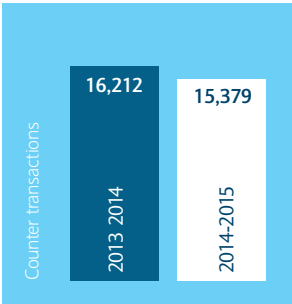
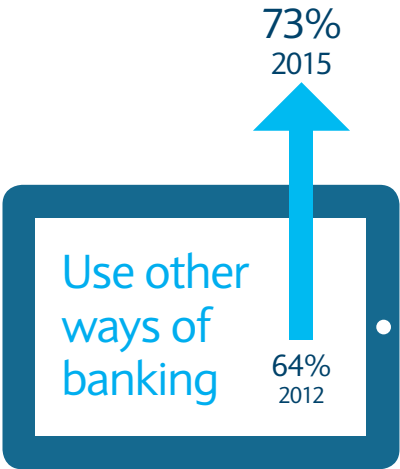
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

Yours,

Matthew Bell,
Four Counties Community Leader
matthew.a.bell@barclays.com

What's changed in your branch?

Many customers are choosing to bank differently



56%

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



In all, only 63 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	967	242	48%
Business & Corporate	248	85	73%

Weekly transactions

Personal

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	232	96	40	95
May 2014-Apr 2015	216	81	45	90
Change 2013 v 2014	-8%	-19%	11%	-6%

Business & Corporate

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	80	12	13	55
May 2014-Apr 2015	80	12	16	53
Change 2013 v 2014	0%	-2%	14%	-3%

Opening hours of Odiham

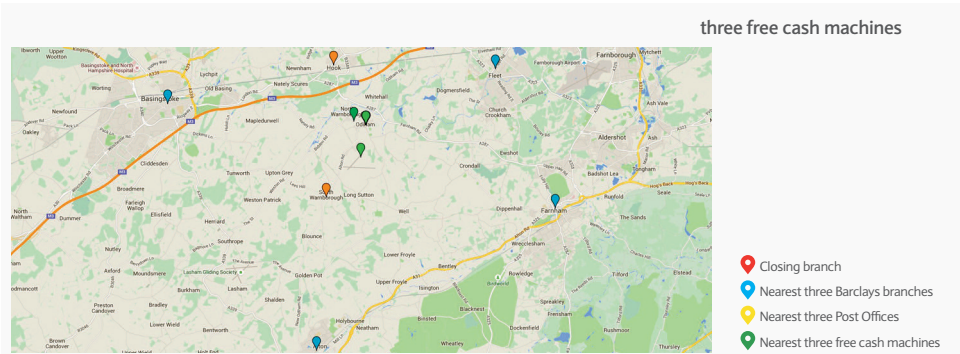
Monday	10:00 – 14:00
Tuesday	10:00 – 14:00
Wednesday	10:00 – 14:00
Thursday	10:00 – 14:00
Friday	10:00 – 14:00
Saturday	Closed
Sunday	Closed

Facilities available

Counter services	Yes
Cash machines	No
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	Fleet		Basingstoke		Farnham	
Post Code	GU13 8BS		RG21 7LY		GU9 7NH	
Distance (miles)	6.1		7.6		7.7	
Opening hours	Monday	09:30 – 16:30	Monday	09:00 – 17:00	Monday	09:30 – 16:30
	Tuesday	09:30 – 16:30	Tuesday	09:00 – 17:00	Tuesday	09:30 – 16:30
	Wednesday	09:30 – 16:30	Wednesday	09:00 – 17:00	Wednesday	09:30 – 16:30
	Thursday	09:30 – 16:30	Thursday	09:00 – 17:00	Thursday	09:30 – 16:30
	Friday	09:30 – 16:30	Friday	09:00 – 17:00	Friday	09:30 – 16:30
	Saturday	09:00 – 12:00	Saturday	09:00 – 14:00	Saturday	09:00 – 12:00
	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
Lloyds	61A High Street, Hook RG29 1LD	0.1	FREE
Elite Garages – Odiham	Dunleys Hill, Odiham, Hook RG29 1DT	0.4	FREE
The Co-Operative Food	56 High Street, Basingstoke RG29 1HW	1.9	FREE

Nearest cash machines to this branch that charge a fee

Location	Address	Distance (miles)	Charge amount
White Hart	London Road, Hook RG27 9DJ	2.6	£1.85
White Hart Hotel	London Road, Hook RG27 9DZ	2.7	£0.99
Malthurst North Warnborough	Hook Road, North Warnborough RG29 1EY	2.8	£1.99

Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Odiham	0.1	45A High Street, Odiham, Hook RG29 1LF	09:00 – 17:30 Mon to Fri 09:00 – 13:30 Sat Closed Sun	Yes
Hook	2.6	3 Grand Parade, Station Road, Hook RG27 9HF	09:00 – 17:30 Mon to Sat Closed Sun	Yes
South Warnborough	2.9	Alton Road, Hook, RG29 1RS	10:00 – 13:00 Tues and Thurs Closed Mon, Weds, Fri, Sat and 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:

Ranil Jayawardena

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 few concerns about the branch closure as there are many facilities for withdrawing cash in Odiham.

We'd like to say:

We have looked carefully at how this branch is used – over half of customers already use neighbouring branches and nearly three quarters of customers use online or telephone banking. To help customers who do rely on the branch, we're also making sure that they know how they can carry on with their banking needs in the local area.

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

You said to us:

A small number of business and corporate customers will have to travel further to pay in money. There were also concerns for a small number of elderly customers and people who might need help to do their banking. Whilst there are other options for traditional banking, coming into the bank was part of their routine.

We'd like to say:

We know it's not ideal to have routines disrupted, and not everyone finds it convenient to travel to a branch that's further away. 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 services they can use at the Post Office too, and worked with local groups who have predominantly elderly members to help them to adopt digital options.

We're also speaking to Business and Corporate customers individually. We have made sure they understand that their business relationship arrangements won't change and 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:

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. These 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...

The branch team have been working the local schools as part of the Life Skills and Money Skills programme. We have also reached out to two local groups who work with elderly residents to support them with different ways to do their banking.

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 Odiham 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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