

This branch is closing but your bank is always open

Our Newport Pagnell branch is closing
on Friday 30 June 2017

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
- 78% of our branch customers also use other ways to do their banking, such as online and by telephone
- In the past 12 months, 52% of this branch's customers have been using neighbouring branches
- Only 174 customers regularly used this branch without interacting with us in any other way.

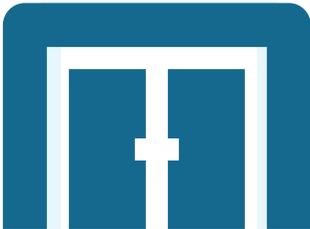
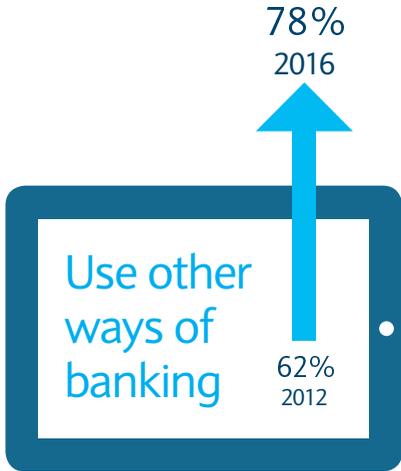
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

Yours,

Donna Hagan
Eastern Heartlands Community Banking Director
donna.hagan1@barclays.com

What's changed in your branch?

Many customers are choosing to bank differently



In all, only 174 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	3,364	894	51%
Business & Corporate	543	256	52%

Weekly transactions

Personal				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Oct 2014-Sep 2015	750	256	260	234
Oct 2015-Sep 2016	707	238	265	204
Change 2014-15 v 2015-16	-6%	-7%	2%	-13%

Business & Corporate				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Oct 2014-Sep 2015	257	31	90	136
Oct 2015-Sep 2016	259	27	102	130
Change 2014-15 v 2015-16	1%	-13%	13%	-4%

Opening hours of Newport Pagnell

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

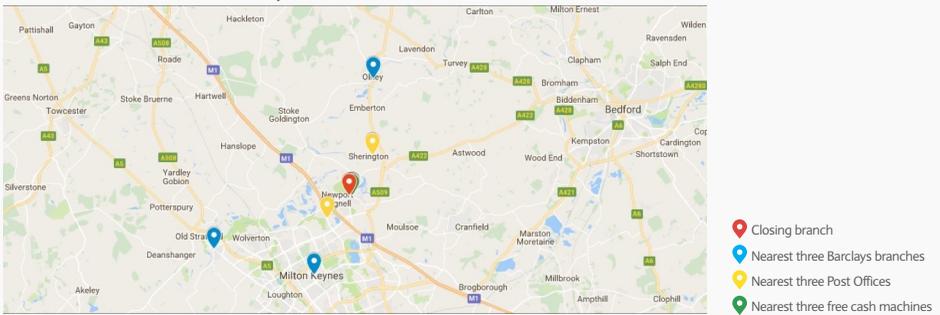
Facilities available

Counter services	Yes
Cash machines	Yes
Self service machines	Yes

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



Local Barclays branches

Name	Central Milton Keynes	Olney	Stony Stratford																																										
Post Code	MK9 3GB	MK46 4ED	MK11 1HR																																										
Distance (miles)	4.8	5.2	6.1																																										
Opening hours	<table border="1"> <tr><td>Monday</td><td>09:00-17:00</td></tr> <tr><td>Tuesday</td><td>09:00-17:00</td></tr> <tr><td>Wednesday</td><td>09:00-17:00</td></tr> <tr><td>Thursday</td><td>09:00-17:00</td></tr> <tr><td>Friday</td><td>09:00-17:00</td></tr> <tr><td>Saturday</td><td>09:00-16:00</td></tr> <tr><td>Sunday</td><td>11:00-16:00</td></tr> </table>	Monday	09:00-17:00	Tuesday	09:00-17:00	Wednesday	09:00-17:00	Thursday	09:00-17:00	Friday	09:00-17:00	Saturday	09:00-16:00	Sunday	11:00-16:00	<table border="1"> <tr><td>Monday</td><td>09:30-16:30</td></tr> <tr><td>Tuesday</td><td>09:30-16:30</td></tr> <tr><td>Wednesday</td><td>Closed</td></tr> <tr><td>Thursday</td><td>09:30-16:30</td></tr> <tr><td>Friday</td><td>09:30-16:30</td></tr> <tr><td>Saturday</td><td>Closed</td></tr> <tr><td>Sunday</td><td>Closed</td></tr> </table>	Monday	09:30-16:30	Tuesday	09:30-16:30	Wednesday	Closed	Thursday	09:30-16:30	Friday	09:30-16:30	Saturday	Closed	Sunday	Closed	<table border="1"> <tr><td>Monday</td><td>09:30-16:30</td></tr> <tr><td>Tuesday</td><td>09:30-16:30</td></tr> <tr><td>Wednesday</td><td>09:30-16:30</td></tr> <tr><td>Thursday</td><td>09:30-16:30</td></tr> <tr><td>Friday</td><td>09:30-16:30</td></tr> <tr><td>Saturday</td><td>Closed</td></tr> <tr><td>Sunday</td><td>Closed</td></tr> </table>	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
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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
Co- Op	75-77 High St, Newport Pagnell MK16 8AB	0.0	FREE
Post Office	30- 32 High Street, Newport Pagnell MK16 8AQ	0.1	FREE
Lloyds	7/9 St John Street, Newport Pagnell MK16 8HE	0.1	FREE

Nearest cash machines to this branch that charge a fee

Location	Address	Distance (miles)	Charge amount
Best One Convenience Store	42 Annesley Road, Newport Pagnell MK16 0BG	0.7	£1.85
Giffard Park	Broadway Avenue, Milton Keynes MK14 5QN	1.7	£0.95
Eager Post	2 Tower Crescent, Neath Hill, Milton Keynes MK14 6Y	2.1	£1.00

Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Newport Pagnell	0.1	30-32 High Street, Newport Pagnell MK16 8AQ	09:00 - 17:30 Mon-Fri 09:00 - 14:30 Sat Closed Sun	Yes
Giffard Park	1.7	4 Knebworth Gate, Giffard Park, Milton Keynes MK14 5QD	07:00 - 23:00 Mon-Sun	Limited
Sherington	2.2	8b Church Road, Sherington, Newport Pagnell MK16 9PB	07:00 - 19:00 Mon-Fri 07:00 - 18:00 Sat 08:00 - 12:00 Sun	Limited

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 Lancaster

Customers

A number of business and personal customers who 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:

There were few concerns about the potential impact of the closure on the town, as there are good alternative facilities.

We'd like to say:

We have found that many customers already also use nearby branches and online or telephone banking and we've seen a general fall in customers coming to the branch.

To retain a community focus and ensure trade remains in the local area, we are encouraging people to do their everyday banking at the nearby Post Office which is open Monday - Friday 09:00 - 17:30, Saturday 09:00 - 14:30. We're also helping customers understand the transactions they can do there. We're talking to customers about how they can do their banking from home too.

The town remains well-served with cash machines: Lloyds, the Co-op and the Post Office all have free to use ATMs within 150 metres of the branch.

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

You said to us:

There are concerns that customers may feel inconvenienced.

We'd like to say:

We're speaking directly with business and personal customers and helping them with alternative ways to do their banking. This includes telephone banking to speak to someone in person.

A large number of customers have indicated they are happy to use the Post Office or the nearest branch in Milton Keynes. We've also been offering support with banking at the Post Office so that they're familiar with transactions they can do there.

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

You said to us:

While there are good alternatives, some customers may need help to adapt to alternative banking methods.

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 run 'Tea and Teach' events at the branch to show customers other ways to bank. Support is also available through our telephony and website services.

Other things to help with the change...

At the Post Office customers can withdraw cash, pay in cash and check balances using a debit card and pin. Customers can also pay in cash using a pre-printed paying in slip at the Newport Pagnell Post Office, although it could take an extra two days to reach Barclays accounts using a paying in slip. Unfortunately this service is not currently available at Gifford Park or Sherington

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 any branch
2. a paying-in envelope. We have extra stock in the Newport Pagnell 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.

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/accessible-services

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 - Newport Pagnell. Information correct as at June 2017