

This branch is closing but your bank is always open

Our Gatley branch is closing
on 21 August 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 transactions done at the counter has increased, however:
- 76% of our branch customers have been doing more of their banking online
- In the past 12 months, 53% of this branch's customers have been using neighbouring branches
- Only 93 customers regularly used this branch in the past 12 months, without interacting with us in any other way.

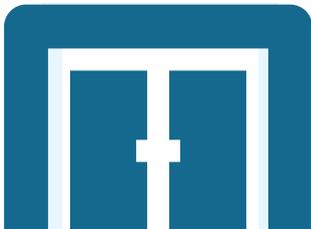
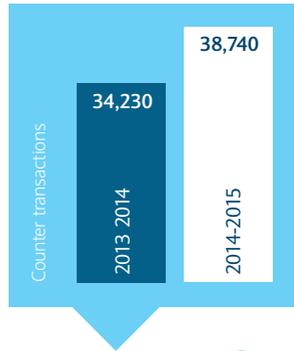
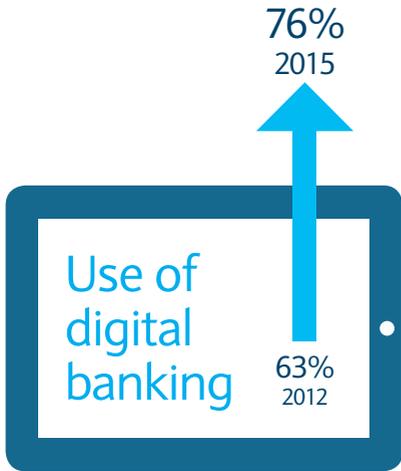
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

Yours,

Jason Clarke, Manchester Community Leader
jason.clarke1@barclays.com

What's changed in your branch?

Many customers are choosing to bank differently



In all, only 93 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	2,420	526	55%
Business & Corporate	463	145	65%

Daily transactions

Personal

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	102	31	43	28
May 2014-Apr 2015	114	33	53	28
Change 2013 v 2014	12%	6%	23%	0%

Business & Corporate

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	30	3	13	14
May 2014-Apr 2015	35	4	17	14
Change 2013 v 2014	17%	33%	31%	0%

Opening hours of Gatley

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

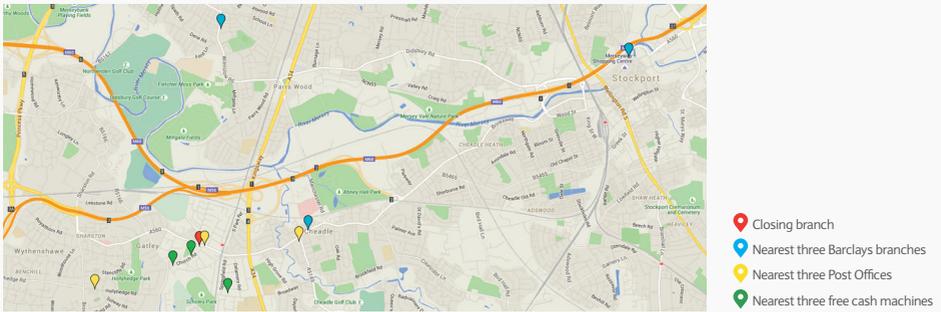
Facilities available

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	Cheadle, Cheshire		Didsbury		Stockport	
Post Code	SK8 1AG		M20 0RN		SK1 1XU	
Opening hours	Monday	10:00 – 16:00	Monday	09:30 – 16:30	Monday	09:00 – 17:00
	Tuesday	10:00 – 16:00	Tuesday	09:30 – 16:30	Tuesday	09:00 – 17:00
	Wednesday	10:00 – 16:00	Wednesday	09:30 – 16:30	Wednesday	09:00 – 17:00
	Thursday	10:00 – 16:00	Thursday	09:30 – 16:30	Thursday	09:00 – 17:00
	Friday	10:00 – 16:00	Friday	09:30 – 16:30	Friday	09:00 – 17:00
	Saturday	Closed	Saturday	10:00 – 14:00	Saturday	09:00 – 16:00
	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	Cash machine Quick Pay Point		Cash machine Account Manager Quick Pay Point		Cash machine Assisted Service Counter Account Manager Quick Pay Point	

Nearest cash machines to this branch

Location	Address	Distance (miles)	Charge amount
Convenience	Gatley, 72 – 84 Church Rd, Gatley SK8 4NG	0.1	FREE
Tesco	63 Church Road, Gatley SK8 4ES	0.2	FREE
Zac Khan	44 – 50 Foxland Road, Cheadle SK8 4QB	0.6	FREE
Hollyhedge Post Office	Hollyhedge Road, Manchester M22 4QN	1.0	£1.50

Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Gatley	0.1	187 Gatley Road, Cheadle SK8 4BB	07:00 – 18:00 Mon to Sat 07:00 – 12:30 Sunday	Yes
Cheadle	0.9	2 Old Rectory Gardens, Wilmslow Road, Cheadle SK8 1BY	08:30 – 17:30 Mon to Sat Closed Sunday	Yes
Hollyhedge Road	1.0	202 Hollyhedge Road, Manchester M22 4QN	08:30 – 17:30 Mon to Sat 09:00 – 12:00 Sunday	Yes

Community feedback

We understand that the decision to close a branch impacts different communities in different ways, so we spoke with many people in this community to hear their opinion. We wanted to find out more about the kind of impact our decision might have on our customers and whether there were any concerns we needed to address.

We consulted with the following groups:

Local councillors/MP:

Mary Robinson MP
Councillor Keith Holloway

Consumer groups:

Gatley Village Partnership

Customers:

A selection of 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 impact the closure of this branch will have on your local community?

What you said to us:

You were concerned that we're leaving your village without a bank or access to banking facilities. You were also worried about the impact on the high street and the effect on other local businesses in Gatley, and particularly anxious that the building will remain empty.

From a business perspective, you were nervous about security as businesses will have to travel further with cash or keep more cash on premises overnight.

Naturally, you were also concerned for staff members and what will become of them following the branch closure.

Our reply:

We are educating all customers about the wide range of ways they can bank with us, including using the Post Office for basic counter services.

Business customers can use night safes in local branches to deposit cash outside of business hours and we're reaching out to customers who will benefit from this.

Branch colleagues have been consulted with some being relocated to the nearby Cheadle branch.

What do you believe will be the biggest impact of the closure of this branch for customers of the branch?

You said:

You raised specific concerns on behalf of elderly customers who will now have to travel.

You asked us to clarify what services are offered by the Post Office, and whether business customers can use the service. You mentioned that privacy at the Post Office may not be as effective as at a bank branch.

You're anxious that Gatley will be left with fewer cash machines and Business customers will have to travel to deposit takings.

Our reply:

We have proactively contacted the most vulnerable customers who use this branch and offered to escort them to a Post Office to help them adapt to the new environment.

We've looked at the privacy offered through the Post Office and feel it is in line with that of similar outlets, however we will continue to listen to customer feedback.

We have also reviewed what options are available for cash machines and there will be two free to use machines in Gatley after our branch closes.

What alternative ways to bank do you believe should be provided to help customers and members of the community adapt to the change?

What you said to us:

You would like to understand if Business customers are able to use the Post Office and what options are available for depositing cash outside of normal hours in the local area.

You asked us to improve the marketing of our Tea & Teach sessions, to help customers learn about other ways to bank.

Our reply:

We are continuing to review the range of services available through the Post Office network and will, where we can, improve these as part of a national programme.

We have Night Safes at branches in Sale, Hale and Stockport which businesses may find convenient to quickly drop off their banking at end of day. We're also working with an external supplier to develop a cash collection service for customers which we hope to launch in the coming months.

We have given a commitment to work closely with the Village Partnership about future Tea & Teach sessions and to connect with local media contacts to ensure as many customers attend as possible.

To help our customers through this change, we're also:

Proactively contacting customers who are more vulnerable to make sure they understand the ways they can carry on banking locally and working closely with our Business customers to look at the best options to deposit cash and manage their accounts.

At the Post Office, Personal customers can withdraw cash using their chip & PIN debit card, pay in cash using a pre-printed paying-in slip (like those found in a cheque book) and pay in cheques using a pre-printed paying-in slip and cheque deposit envelope.

Business customers can also pay in cheques at the Post Office using a pre-printed paying-in slip and cheque deposit envelope. Whilst most Post Offices will also allow Business customers to deposit cash using a pre-printed paying-in slip, the Gatley branch is currently unable to provide this service.

Barclays colleagues can order stationery for customers as needed.

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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