



This branch is closing but your bank is always open

Our Riverhead branch is closing
on 16 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
- 75% of our branch customers also use other ways to do their banking, such as online and by telephone
- In the past 12 months, 68% of this branch's customers have been using neighbouring branches
- Only 70 customers regularly used this branch in the past 12 months, without interacting with us in any other way.

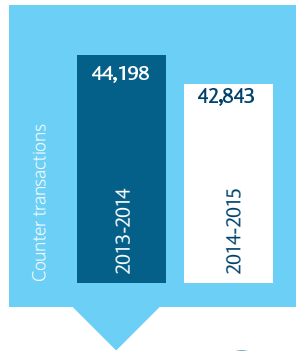
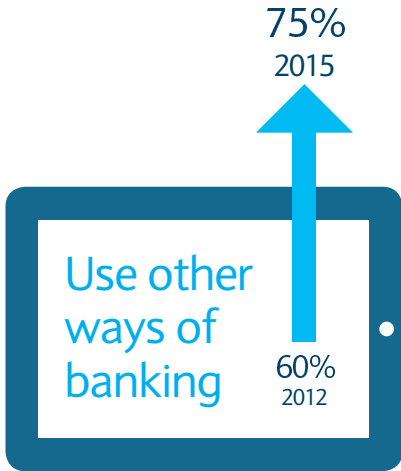
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

Yours,

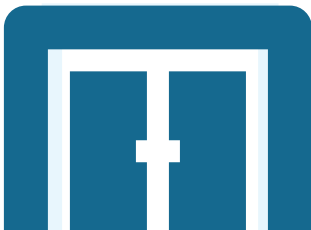
Deborah Bradley
Kent Community Leader
deborah.wiltshire@barclays.com

What's changed in your branch?

Many customers are choosing to bank differently



68%
of customers of this branch who have used neighbouring branches in the last 12 months



In all, only 70 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	2,809	610	72%
Business & Corporate	834	274	87%

Weekly transactions

Personal				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	589	193	155	241
May 2014-Apr 2015	570	164	182	224
Change 2013 v 2014	-3%	-17%	15%	-7%

Business & Corporate

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	261	24	82	155
May 2014-Apr 2015	254	20	90	144
Change 2013 v 2014	-3%	-20%	8%	-7%

Opening hours of Riverhead

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

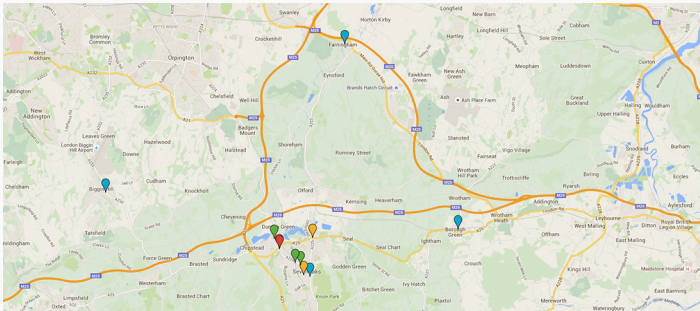
Facilities available

Counter services	Yes
Cash machines	Yes
Self service machines	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.

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	SEVENOAKS HIGH ST		BOROUGH GREEN		BIGGIN HILL	
Post Code	TN13 1LR		TN15 8EP		TN16 3BA	
Distance (miles)	1.5		6.8		7.6	
Opening hours	Monday	09:00-17:00	Monday	09:30-16:30	Monday	09:30-16:30
	Tuesday	09:00-17:00	Tuesday	09:30-16:30	Tuesday	09:30-16:30
	Wednesday	09:00-17:00	Wednesday	09:30-16:30	Wednesday	09:30-16:30
	Thursday	09:00-17:00	Thursday	09:30-16:30	Thursday	09:30-16:30
	Friday	09:00-17:00	Friday	09:30-16:30	Friday	09:30-16:30
	Saturday	09:00-14:00	Saturday	closed	Saturday	09:00-14:00
	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
Riverhead Londis	3-6 The White Hart Parade ,Sevenoaks ,TN13 2BJ	0.1	FREE
TESCO	AISHER WAY RIVERHEAD ,SEVENOAKS ,TN13 2QS	0.6	FREE
SEVENOAKS RAILWAY STATION 2	LONDON ROAD ,SEVENOAKS ,TN13 1DP	0.8	FREE

Nearest cash machines to this branch that charge a fee

Location	Address	Distance (miles)	Charge amount
SUNDRIDGE SPSO	144 MAIN ROAD ,SUNDRIDGE ,TN14 6ET	2.2	£1.65
BRASTED VILLAGE STORE	8 THE GREEN ,BRASTED ,WESTERHAM ,TN16 1JL	2.7	£1.85
Richards Convenience Store	Dynes Road ,Kemsing ,SEVENOAKS ,TN15 6RE	3.9	£1.99

Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Riverhead	0.0	Day Lewis Chemists, 2 The Square, Sevenoaks, TN13 2AA	09:00-17:30 Mon-Fri Closed Sun	Yes
St Johns Hill	1.3	44-46 Seal Road, Sevenoaks, TN14 5AR	06:00-22:00 Mon-Sat 07:00-10:00 Sun	Yes
Sevenoaks	1.5	South Park, Sevenoaks, TN13 1AA	09:00-17:30 Mon/ Wed/Thur/Fri 09:30-17:30 Tue 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

Michael Fallon

Local Councillors

Kim Bayley

Cameron Brown

Caroline Penoller

Margaret Crabtree

Local campaign groups

Barbara Rogers set up a petition on Change.org in response to this closure announcement, there are currently 134 signatures

Customers

A number 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 effect that this branch closing will have on your local community?

You said to us:

People were concerned that the closure would reduce business to the local shops, because non-resident customers stop to use the bank and the free parking lets them extend their shopping conveniently. The closure would be detrimental to village life and would reduce the facilities in Riverhead.

We'd like to say:

We have looked carefully at how this branch is used - most 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. There are free cash machines at the Station and Tescos, and customers can also use other banks in Sevenoaks to get cash. The Post Office can support many everyday transactions too..

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

You said to us:

There are concerns about all customers, particularly elderly, disabled and non-driving customers, who choose this branch because it's easy to access and the parking is free. The branch is also convenient for parents taking and collecting children at the local primary school. Local traders depend on the branch, and all customers will have to find different ways to bank. The staff at the branch are very helpful and have built up good relationships with customers.

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 held an open evening at our Sevenoaks Branch to help people understand the facilities that are available at the Post Office.

We have worked with each of our colleagues at the Riverhead branch to make sure they felt fully supported through the closure and got the outcome that was right for them.

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

You said to us:

You suggested that we continued to maintain a cash machine at Riverhead which isn't reliant upon shop opening hours..

We'd like to say:

We understand the concern from the community and we're sorry to take out the cash machine but it hasn't proved practicable to leave one behind. There are free cash machines at the Station and Tescos, and customers can also use other banks in Sevenoaks to get cash. The Post Office can support many everyday transactions too, and is open until 5.30pm weekday and until 12.30pm Saturdays which may be more convenient for some customers.

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 Riverhead 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/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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