

This branch is closing but your bank is always open

Our Hamble branch is closing
on 20 November 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
- 79% of our branch customers also use other ways to do their banking, such as online and by telephone
- In the past 12 months, 47% of this branch's customers have been using neighbouring branches
- Only 75 customers regularly used this branch in the past 12 months, without interacting with us in any other way.

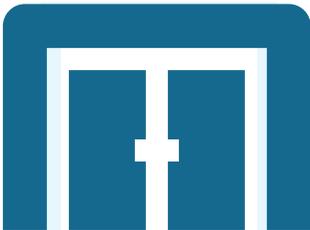
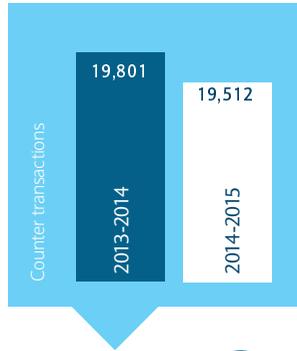
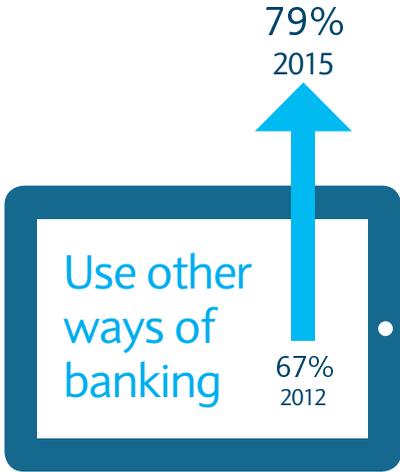
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

Yours,

Donna Hagan
Southampton & Solent Community Leader
donna.hagan1@barclays.com

What's changed in your branch?

Many customers are choosing to bank differently



In all, only 75 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	1,262	270	43%
Business & Corporate	287	105	59%

Weekly transactions

Personal				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	268	92	83	93
May 2014-Apr 2015	273	89	96	88
Change 2013 v 2014	2%	-3%	14%	-6%

Business & Corporate				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	113	11	40	62
May 2014-Apr 2015	102	11	46	45
Change 2013 v 2014	-11%	0%	12%	-37%

Opening hours of Hamble

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

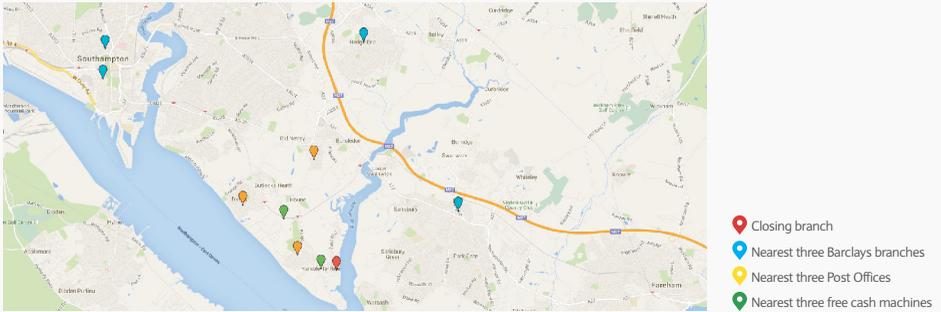
Facilities available

Counter services	Yes
Cash machines	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



Local Barclays branches

Name	HEDGE END		PARK GATE		SOUTHAMPTON ABOVE BAR	
Post Code	SO30 0FN		SO31 1BB		SO1 4 7FE	
Distance (miles)	4.5		5.5		5.9	
Opening hours	Monday	09:30-1 6:30	Monday	09:30-1 6:30	Monday	09:00-1 7:00
	Tuesday	09:30-1 6:30	Tuesday	09:30-1 6:30	Tuesday	09:00-1 7:00
	Wednesday	09:30-1 6:30	Wednesday	09:30-1 6:30	Wednesday	09:00-1 7:00
	Thursday	09:30-1 6:30	Thursday	09:30-1 6:30	Thursday	09:00-1 7:00
	Friday	09:30-1 6:30	Friday	09:30-1 6:30	Friday	09:00-1 7:00
	Saturday	closed	Saturday	closed	Saturday	09:00-1 6:00
	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
Co-op	High St, Hamble, SO31 4HA	0.3	FREE
Hampshire Constabulary Southern Support HQ	Victoria House, Hamble Lane, Hamble, SO31 4TS	2.3	FREE
Co-op	18-20 Station Rd, Netley Abbey, SO31 5AF	2.6	FREE

Nearest cash machines to this branch that charge a fee

Location	Address	Distance (miles)	Charge amount
Solent Convenience Store	1 Coronation Parade, Hamble, Southampton, SO31 4JT	0.6	£1.60
Mace Express	32 Queens View, Netley Abbey, Southampton, SO31 5EA	2.7	£1.85
The Plough	Portsmouth Road, Bursledon, Southampton, SO31 8BT	2.8	£1.85

Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Coronation Parade	0.6	5 Coronation Parade, Hamble, Southampton, SO31 4JT	08:30 - 18:00 Mon-Fri 09:00 - 17:30 Sat Closed Sun	Yes
Bursledon	2.3	11B Chamberlayne Road, Southampton, SO31 8DT	07:00 - 21:00 Mon-Fri 07:30 - 21:00 Sat 08:00 - 21:00 Sun	Yes
Netley Abbey	2.6	Station Road, Netley Abbey, Southampton, SO31 5AF	09:00 - 17:30 Mon-Fri 09:00 - 13:00 Sat 09:00 - 19:30 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

Mims Davies

Local Councillors

Elizabeth Lear, Suzy Hamel, Keith House, Ian Underdown

Customers

A number of business and personal customers who regularly use the branch

Local Post Office manager

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:

Barclays is the last bank in the village, and travelling elsewhere for banking means that residents have to use the one narrow road which is inconvenient and time-consuming. There are three large marinas and year-round events that bring many visitors. At peak times during the year the cashpoint at the Co-op store in the village regularly runs out of cash.

We'd like to say:

We understand the depth of feeling that there is about this branch closure and we are sorry to have to close. However, nearly half the customers of this branch already use other branches and nearly 80% of them use digital banking, and as a result we are seeing fewer customers in the branch. We do not see significant seasonal variation in the number of people using our ATM.

There are free ATMs less than half a mile away and 2.6 miles away in local convenience stores, as well as the fee-charging one in the Solent Convenience Store 0.6 miles away. Residents can also get cashback in local stores. So while it hasn't proved feasible to leave an ATM behind, Hamble residents will not have to leave the village to get cash. We have spoken to local ATM providers and the Post Office to let them know about a likely increase in ATM use to help them to prepare.

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

You said to us:

Many customers are elderly and are not happy to travel to the closest Barclays branch. Many customers will not be able to use technology or telephone banking to carry out more complex queries. Many businesses use Barclays at Hamble rather than travel out of the village to another bank, which is inconvenient and takes a long time.

We'd like to say:

We know that it's not always convenient to travel to an alternative branch, and understand the particular issues affecting Hamble due to its position on a peninsula. For that reason, we've concentrated on helping people to find alternative ways to bank that don't involve them travelling away from the village. We've spoken directly to customers most likely to be affected by the closure to help them with alternative ways to do their banking, including telephone banking to speak to someone in person. We are making sure they are aware of what they can do at the Post Office too, and worked directly with the Post Office so that they are prepared for more people who wish to use their services.

We have also contacted business customers, and worked personally with all these people to help them find alternative ways to do what they need to do – for example, replacing alternative cheque payments with payments straight into their account.

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

You said to us:

Some customers will need help if they are to adopt new 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. Staff at the branch have run 'Tea and Teach' events to show customers other ways to bank, as well as how to set up a regular payment and order cards and PINs.

We're going to visit the Memorial Hall once a month and set up a stand there, as part of the local coffee morning on a Friday, for customers who need help. We'll be able to carry out transactions from there on customers' behalf. We'll advertise when these sessions are in the Parish magazine, and will continue them as long as there is sufficient demand.

The first of these took place on 13 November 2015. We spoke to many different customers about what support is available after the branch closes. We received several positive comments back from the community that the event was useful and they would like us to run another one soon.

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 Hamble 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.

Barclays Bank PLC. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 122702). Registered in England. Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP.
Item ref: 9914071 - Hamble. Information correct as at November 2015