

This branch is closing but your bank is always open

Our Llanwrtyd Wells branch is closing
on 27 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 has for a number of years been one of our quietest branches in the UK
- 59% of our branch customers also use other ways to do their banking, such as online and by telephone
- In the past 12 months, 62% of this branch's customers have been using neighbouring branches
- Only 32 customers regularly used this branch in the past 12 months, without interacting with us in any other way.

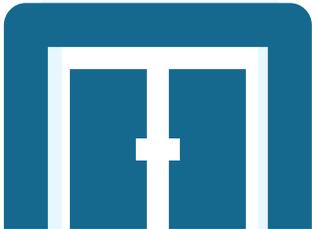
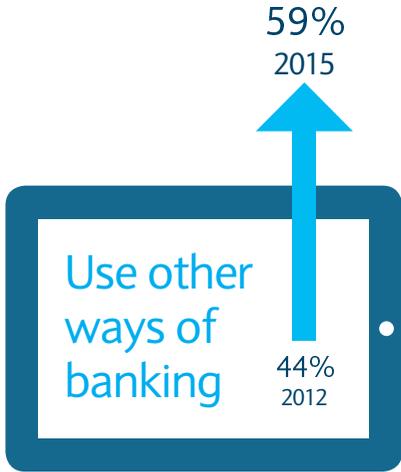
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

Yours,

Adrian Davies
Gloucester Worcester & the Valleys Community Leader
adrian.davies@barclays.com

What's changed in your branch?

Many customers are choosing to bank differently



In all, only 32 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	312	112	60%
Business & Corporate	115	48	85%

Weekly transactions

Personal				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	90	32	28	30
May 2014-Apr 2015	82	29	26	27
Change 2013 v 2014	-11%	-13%	-10%	-12%

Business & Corporate				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	32	4	11	17
May 2014-Apr 2015	29	4	9	16
Change 2013 v 2014	-7%	0%	-21%	-2%

Opening hours of Llanwrtyd Wells

Monday	09:30-13:30
Tuesday	09:30-13:30
Wednesday	closed
Thursday	closed
Friday	09:30-13:30
Saturday	closed
Sunday	closed

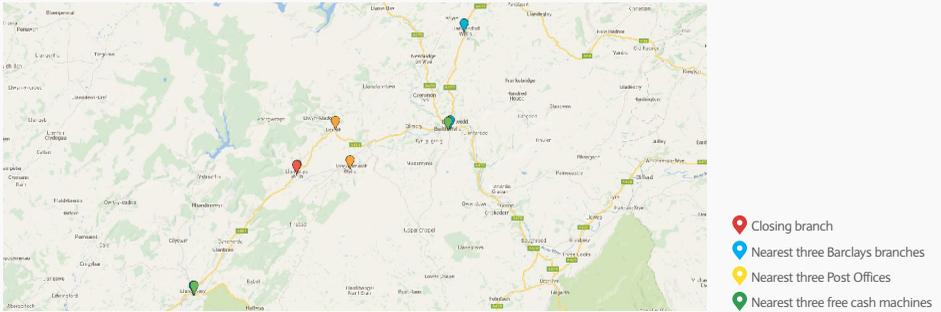
Facilities available

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



Local Barclays branches

Name	LLANDOVERY		BULTH WELLS		LLANDRINDOD WELLS	
Post Code	SA20 0AH		LD2 3AE		LD1 5DG	
Distance (miles)	11.2		11.8		16.7	
Opening hours	Monday	09:30-1 6:30	Monday	09:30-1 6:30	Monday	09:30-1 6:30
	Tuesday	closed	Tuesday	09:30-1 6:30	Tuesday	09:30-1 6:30
	Wednesday	09:30-1 6:30	Wednesday	09:30-1 6:30	Wednesday	closed
	Thursday	closed	Thursday	closed	Thursday	09:30-1 6:30
	Friday	09:30-1 6:30	Friday	09:30-1 6:30	Friday	09:30-1 6:30
	Saturday	closed	Saturday	closed	Saturday	09:30-1 2:30
	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
The Square	The Square, Llanwrtyd Wells, LD5 4RB	0.0	FREE
Nisa Local Convenience Store	Castle Street, Llandovery, SA20 0AN	11.2	FREE
Natwest	Bank House, West End, Builth Wells, LD2 3AH	11.7	FREE

Nearest cash machines to this branch that charge a fee

Location	Address	Distance (miles)	Charge amount
Llanwrtyd Wells Service Station	Beulah Road, Llanwrtyd Wells, LD5 4RF	0.1	£1.95
Ridgebourne Station	Wellington Road, Llandrindod, LD1 5NB	16.1	£1.65
Lawzam Ltd	Doldowlod, Llandrindod Wells, LD1 6NN	16.6	£1.99

Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Llanwrtyd Wells	0.1	Llanwrtyd Wells Auto Services, Beulah Road, Llanwrtyd Wells, LD5 4RF	07:00 - 21:00 Mon-Sat 07:30 - 16:00 Sun	Yes
Beulah SAS	4.2	Filling Station, Beulah, Llanwrtyd Wells, LD5 4UU	09:15 - 11:15 Tue, Thu Closed Mon, Wed, Fri-Sun	Yes
Llangamarch Wells	4.2	Leicester House, Llangamarch Wells, LD4 4EA	09:00 - 17:30 Mon-Fri 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:

Welsh Assembly

Kirsty Williams AM

MP

Chris Davies MP

Councillors

P James (Mayor of Llanwrtyd Wells and Chair of the Town Council), Colonel (Rtd) Van-Rees (Town Council) and L Ball (Clerk and RFO to Town Council). We also attended a Town Council meeting with local residents on 11 August 2015.

Business representatives

Malcolm Davies and Julie Hanley, Business Development Managers for the Welsh Government

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:

There are deeply-held concerns about the branch closing, not least because it has the only ATM in the town. Closure would leave the community with no banking facilities at all, and the Post Office does not offer the full range of services. The lack of access to cash could be devastating for local businesses, and they do not have the time to travel further afield – and their customers would not find it easy, either. The town is a thriving tourist destination with a number of popular events, and visitors would be without access to cash.

We'd like to say:

We have heard residents' concerns about the closure, whether they bank with us or not. We are very sorry that it is no longer economic to maintain the branch. This branch has for at least 15 years been one of the least-used Barclays branches in the UK. A previous review earmarked the branch to close, but following a community consultation we chose to reverse that decision. However in the intervening years usage has continued to decline. Whilst we recognise the importance of an ATM, the volume of withdrawals has fallen over 6% in the first 9 months of 2015 and all of these transactions can also be completed at the Post Office.

Despite the decline in transactions, we understand worries particular about the loss of the ATM and access to cash back locally is limited. Having listened to local concerns about this, we are pleased to say that we are able to leave behind our ATM initially in its current location, whilst we work with the council to assess the suitability of a number of other sites. By leaving an ATM service we will continue to provide free 24-hour access to cash in Llanwrtyd Wells.

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

You said to us:

There are many people who do not have access to the transport they would need to go to the nearest branch. There is also poor access to a mobile signal and broadband which makes digital alternatives less easy to use. Both personal and small business branch users will be affected. The Post Office is very small and not a viable alternative.

We'd like to say:

We understand how important it is to continue to help customers bank without having to travel, given the distance to the next branch.

The local branch team have built strong relationships with customers over the years which has allowed them to reassure customers that other options do exist despite the closure of the branch. We've been offering support from our Digital Eagles to help customers adapt to new ways of banking, with considerable numbers of customers choosing to do so.

We've spoken directly with 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 have been in touch with customers in rural locations to explain the other alternatives available to conduct their banking following the closure of the branch.

In addition to our branches in Llandovery, Builth Wells and Llandrindod Wells, a range of basic banking services is available in Post Offices in Llandovery, Builth Wells and Llangamarch Wells.

This allows all customers to pay-in cash and cheques and for personal customers to withdraw cash using their debit card. Whilst in Llanwrtyd Wells there is a more limited service at the moment with all customers able to pay in cheques and personal customers being able to withdraw cash.

We are looking at solutions to enable cash deposits for all customers in Llanwrtyd Wells in the future.

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

You said to us:

It is very important to continue to provide alternative ways to bank. Providing a free-to-use ATM would help customers make the transition after closure.

We'd like to say:

We understand the community's concern about access to cash and are pleased that we are able to continue to provide a free-to-use ATM in the town to ease the transition for customers.

Through 'Tea and Teach' sessions, we have also been helping customers explore other options for doing their banking, such as online, mobile and over the phone. We have been providing this support to customers both individually as requested and in groups, with advertised clinics held each month since the closure was announced. We will continue to hold monthly clinics after closure, and we'll advertise this locally.

Further support is always available through our telephony and website services.

Other things to help with the change...

Whether at a main or local branch, both business and personal customers can still pay in cheques at the Post Office. 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 Llanwrtyd Wells 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.

Business and personal customers can pay in cash using a pre-printed paying in slip, where this service is available.* Personal customers can withdraw cash using a debit card and pin.

*This service is not available at Post Office Locals.

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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