



This branch is closing but your bank is always open

Our Fulwell branch is closing
on 13 May 2016

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
- 69% of our branch customers also use other ways to do their banking, such as online and by telephone
- In the past 12 months, 70% of this branch's customers have been using neighbouring branches
- Only 56 customers regularly used this branch in the past 12 months, without interacting with us in any other way.

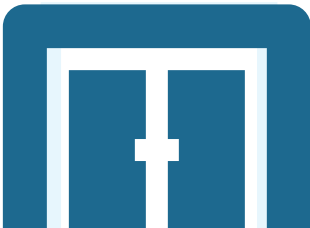
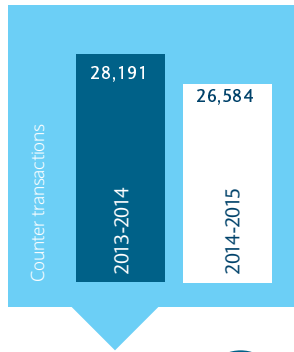
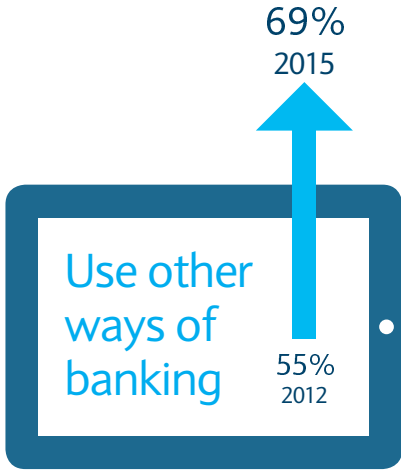
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

Yours,

Don Crozier
Northumberland and Durham Community Banking Director
don.crozier@barclays.com

What's changed in your branch?

Many customers are choosing to bank differently



In all, only 56 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	1,623	356	69%
Business & Corporate	322	125	82%

Weekly transactions

Personal				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Aug 2013-Jul 2014	428	181	160	87
Aug 2014-Jul 2015	386	154	154	78
Change 13-14 vs 14-15	-10%	-15%	-4%	-10%

Business & Corporate

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Aug 2013-Jul 2014	114	11	71	32
Aug 2014-Jul 2015	125	12	83	30
Change 13-14 vs 14-15	9%	1%	17%	-9%

Opening hours of Fulwell

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

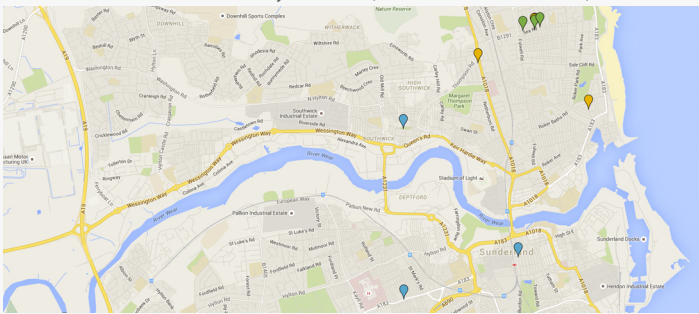
Facilities available

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



- 📍 Closing branch
- 📍 Nearest three Barclays branches
- 📍 Nearest three Post Offices
- 📍 Nearest three free cash machines

Local Barclays branches

Name	Sunderland North	Sunderland 53 Fawcett Street	Sunderland Chester Road
Post Code	SRS 2HT	SRI 1RS	SR4 7HP
Distance (miles)	1.3	1.9	2.8
Opening hours	Monday 09:30-1 6:30 Tuesday 09:30-1 6:30 Wednesday 09:30-1 6:30 Thursday 09:30-1 6:30 Friday 09:30-1 6:30 Saturday Closed Sunday Closed	Monday 09:00-1 7:00 Tuesday 09:00-1 7:00 Wednesday 09:00-1 7:00 Thursday 09:00-1 7:00 Friday 09:00-1 7:00 Saturday 09:00-1 5:00 Sunday Closed	Monday 09:30-1 6:30 Tuesday 09:30-1 6:30 Wednesday 09:30-1 6:30 Thursday 09:30-1 6:30 Friday 09:30-1 6:30 Saturday Closed Sunday Closed
Any recent or upcoming changes to branch trading hours?	None	None	None
Branch Facilities – Counters	Yes	No	Yes
Branch Facilities – Self service	Yes	Yes	Yes

Nearest free cash machines to this branch

Location	Address	Distance (miles)	Charge amount
NatWest	57-59 Sea Road, Fulwell SR6 9BU	0.0	FREE
Mills Newsagents	62 Sea Road, Fulwell SR6 9BX	0.1	FREE
Lloyds	14 Sea Road, Fulwell SR6 9BT	0.1	FREE

Nearest cash machines to this branch that charge a fee

Location	Address	Distance (miles)	Charge amount
Liquor Mart	121 Sea Road, Fulwell SR6 9EQ	0.1	£1.25
Max News	51 Dovedale Road, Sunderland SR6 8LP	0.5	£1.50
Marriott Hotel	Queens Parade, Sunderland SR6 8DB	0.6	£1.85

Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Fulwell Post Office	0.1	48 Sea Road, Fulwell SR6 9BX	09:00 - 17:30 Mon-Fri 09:00 - 12:30 Sat Closed Sun	Yes
Newcastle Road Post Office	0.6	221 Newcastle Road, Sunderland SR5 1NR	09:00 - 17:30 Mon-Fri 09:00 - 12:30 Sat Closed Sun	Yes
Roker Post Office	1.0	5 Benedict Road, Roker, Sunderland SR6 0NX	08:00 - 20:00 Mon-Sat Closed 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

Julie Elliott

Local Council

Sunderland City Council Town Clerk

Community groups

Citizens Advice Bureau

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 were no concerns raised about any loss of service to the community. However, people were concerned about there being an empty premises as a result of the closure, and not knowing what the building would be used for.

We'd like to say:

We understand concerns about the effect on Sea Road when our branch closes. We are encouraging customers to do their everyday banking at the Post Office next door, to keep trade within the local area and give customers more choices about where to continue banking. The Post Office is open 09:00 - 17:30 Monday - Friday, and 09:00 - 12:30pm Saturday. Our property agents will support with the vacant premises.

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

You said to us:

There are concerns about increased queue times at the alternative branches, along with lack of parking by some elderly customers and business customers who are not within walking distance of another Barclays branch. Customers have also raised concerns around job losses for our staff at the branch and the premises once we have vacated.

We'd like to say:

We've spoken directly to customers who come into the branch, including our business and corporate customers and anyone who we know is likely to be particularly dependent on the branch. Nearly 70% of personal customers, and 74% of business customers, already use another branch regularly. For those customers not already using a nearby branch or where they have queue and parking concerns we're exploring with them alternative ways to do their banking. This includes Telephone Banking to speak to someone in person. We have made sure they're familiar with the Post Office arrangement too, as this is very conveniently situated next door. We've helped people order cards and PINs if they need them, and the Post Office are supporting with the awareness of the services available there. Staff will be re-deployed to nearby branches and our property agents will support with the vacant premises.

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

You said to us:

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 – and Telephone Banking if they would prefer to speak to someone. We have run a number of 'Tea and Teach' events and Digital Days at branches nearby to show customers other ways to bank, as well as how to set up a regular payment and order cards and PINs. Support is also available through our telephony and website services. In our Southwick branch 1.3 miles away, Citizens Advice Bureau have a room 2 days a week where they can see customers who have approached them.

Other things to help with the change...

At the Post Office Personal customers can withdraw cash using a debit card and pin. Business and Personal customers can pay in cash at Fulwell or Newcastle Road using a pre-printed paying in slip, unfortunately this service is not currently available at Roker

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 Fulwell 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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