



This branch is closing but your bank is always open

Our Kelso branch is closing
on 11 March 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
- 76% of our branch customers also use other ways to do their banking, such as online and by telephone
- In the past 12 months, 24% of this branch's customers have been using neighbouring branches
- Only 87 customers regularly used this branch in the past 12 months, without interacting with us in any other way.

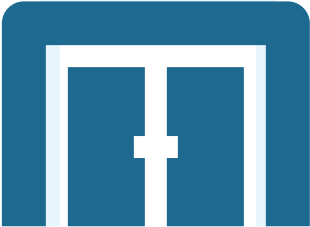
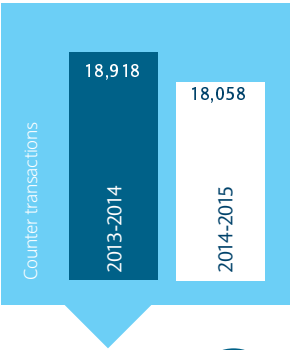
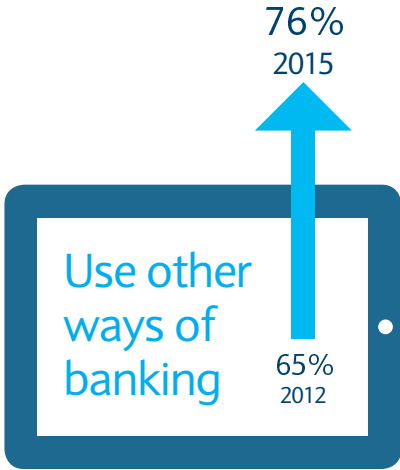
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

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 87 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	1,063	308	18%
Business & Corporate	234	89	47%

Weekly transactions

Personal				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	284	122	74	88
May 2014-Apr 2015	265	111	74	80
Change 2013 v 2014	-7%	-10%	0%	-10%

Business & Corporate

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	80	6	24	50
May 2014-Apr 2015	82	6	25	51
Change 2013 v 2014	3%	0%	5%	2%

Opening hours of Kelso

Monday	09:30-16:30
Tuesday	09:30-16:30
Wednesday	closed
Thursday	09:30-16:30
Friday	09:30-16:30
Saturday	closed
Sunday	closed

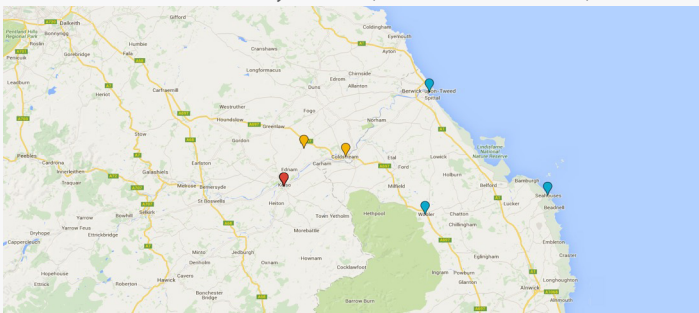
Facilities available

Counter services	Yes
Cash machines	No
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	Wooler	Berwick-upon-Tweed	Seahouses																																										
Post Code	NE71 6BT	TD1 51 AF	NE68 7S																																										
Distance (miles)	23.7	24.0	35.9																																										
Opening hours	<table border="1"> <tr><td>Monday</td><td>09:30-1 6:30</td></tr> <tr><td>Tuesday</td><td>09:30-1 6:30</td></tr> <tr><td>Wednesday</td><td>closed</td></tr> <tr><td>Thursday</td><td>09:30-1 6:30</td></tr> <tr><td>Friday</td><td>09:30-1 6:30</td></tr> <tr><td>Saturday</td><td>closed</td></tr> <tr><td>Sunday</td><td>closed</td></tr> </table>	Monday	09:30-1 6:30	Tuesday	09:30-1 6:30	Wednesday	closed	Thursday	09:30-1 6:30	Friday	09:30-1 6:30	Saturday	closed	Sunday	closed	<table border="1"> <tr><td>Monday</td><td>09:30-1 6:30</td></tr> <tr><td>Tuesday</td><td>09:30-1 6:30</td></tr> <tr><td>Wednesday</td><td>09:30-1 6:30</td></tr> <tr><td>Thursday</td><td>09:30-1 6:30</td></tr> <tr><td>Friday</td><td>09:30-1 6:30</td></tr> <tr><td>Saturday</td><td>closed</td></tr> <tr><td>Sunday</td><td>closed</td></tr> </table>	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	<table border="1"> <tr><td>Monday</td><td>09:30-1 6:30</td></tr> <tr><td>Tuesday</td><td>09:30-1 6:30</td></tr> <tr><td>Wednesday</td><td>closed</td></tr> <tr><td>Thursday</td><td>09:30-1 6:30</td></tr> <tr><td>Friday</td><td>09:30-1 6:30</td></tr> <tr><td>Saturday</td><td>closed</td></tr> <tr><td>Sunday</td><td>closed</td></tr> </table>	Monday	09:30-1 6:30	Tuesday	09:30-1 6:30	Wednesday	closed	Thursday	09:30-1 6:30	Friday	09:30-1 6:30	Saturday	closed	Sunday	closed
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Any recent or upcoming changes to branch trading hours?	Prior to 2 February 2015 branch was open 09:30 - 1 6:30 Wednesdays	None	Prior to 2 February 2015 branch was open 09:30 - 1 6:30 Wednesdays																																										
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
Royal Bank of Scotland	6 The Square, Kelso TD5 7HG	0.0	FREE
Bank of Scotland	8/9 The Square, Kelso TD5 7HQ	0.0	FREE
TSB	21-22 The Square, Kelso TD5 7HH	0.1	FREE

Nearest cash machines to this branch that charge a fee

Location	Address	Distance (miles)	Charge amount
Langlee Post Office	10 Marmion Road, Galshiel TD1 2DE	15.3	£1.99
Raeburn Meadow Stores	Raeburn Meadow, Selkirk TD7 4HL	18.3	£1.95
A - Z Superstore	93 Bannerfield Drive, Selkirk TD7 5BG	19.4	£1.50

Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Kelso	0.0	13 Woodmarket, Kelso TD5 7AT	09:00 - 17:30 Mon-Fri 09:00 - 12:30 Sat Closed Sun	Yes
Eccles mobile service	5.9	Lay By on Kirkfield, Eccles TD5 7QR	09:00 - 11:30 Mon, Tue, Thu, Fri Closed Wed, Sat, Sun	Yes
Coldstream	8.8	69 High Street, Coldstream TD12 4DL	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:

MP

Callum Kerr

MSP

John Lamont

Kelso Community Council

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 few concerns as there are several alternatives for customers nearby.

We'd like to say:

Although there were few concerns in the community about the closure, we'd like to reassure customers that we have looked carefully at how this branch is used, and we've seen a general fall in customers coming to the counter. Many customers already use our branch at Berwick – as well as Online, Barclays Mobile Banking or Telephone Banking. The Kelso branch doesn't have a cash machine so people are used to taking out money from the free cash machines at the Bank of Scotland and the Royal Bank of Scotland.

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

You said to us:

There are some concerns about elderly customers, and people who may find it hard to travel. Some business customers may be inconvenienced.

We'd like to say:

Customers who are able to travel can visit our branch in Berwick. However, we understand that it's not always convenient to travel, so we've been helping customers understand the transactions they can do at Kelso Post Office, which is open 09:00 - 17:30 Monday - Friday and until 12:30 on Saturdays.

We've spoken directly with customers most likely to be affected by the closure to help them with alternative ways of banking, including Telephone Banking to speak to someone in person. We've also 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 to Business and Corporate customers individually. We have made sure they understand that their business relationship arrangements won't change and we're helping them with other ways to bank.

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

You said to us:

Some customers may 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've 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. Support is always available through our telephony and website services.

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 using a pre-printed paying in slip, where this service is available.*

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 Kelso 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.

*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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