

This branch is closing but your bank is always open

Our Kington branch is closing
on Friday 23 September 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
- 64% of our branch customers also use other ways to do their banking, such as online and by telephone
- In the past 12 months, 41% of this branch's customers have been using neighbouring branches
- Only 123 customers regularly used this branch in the past 12 months, without interacting with us in any other way.

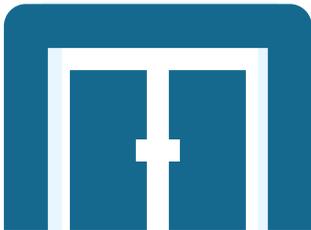
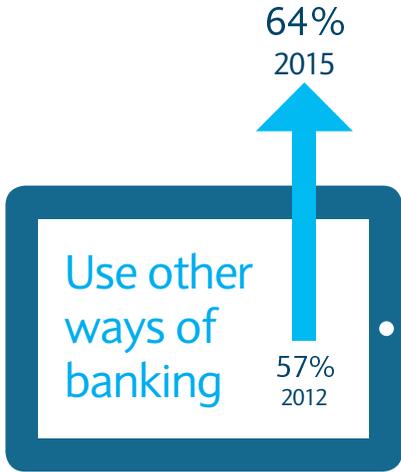
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

Yours,

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

What's changed in your branch?

Many customers are choosing to bank differently



In all, only 123 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	1,134	339	34%
Business & Corporate	292	138	52%

Weekly transactions

Personal				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Jan - Dec 2014	346	127	84	135
Jan - Dec 2015	293	103	80	110
Change 2014 v 2015	-15%	-19%	-5%	-19%

Business & Corporate

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Jan - Dec 2014	146	20	35	91
Jan - Dec 2015	115	12	27	76
Change 2014 v 2015	-22%	-40%	-23%	-16%

Opening hours of Kington

Monday	10:00-16:00
Tuesday	10:00-16:00
Wednesday	Closed
Thursday	Closed
Friday	10:00-16:00
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	Hay-On-Wye		Knighton		Leominster	
Post Code	HR3 5DD		LD71 AF		HR6 8BN	
Distance (miles)	12		12.5		13.8	
Opening hours	Monday	10:00-1 6:00	Monday	10:00-1 6:00	Monday	09:30-1 6:30
	Tuesday	Closed	Tuesday	Closed	Tuesday	09:30-1 6:30
	Wednesday	Closed	Wednesday	Closed	Wednesday	09:30-1 6:30
	Thursday	10:00-1 6:00	Thursday	10:00-1 6:00	Thursday	09:30-1 6:30
	Friday	10:00-1 6:00	Friday	10:00-1 6:00	Friday	09:30-1 6:30
	Saturday	Closed	Saturday	Closed	Saturday	Closed
	Sunday	Closed	Sunday	Closed	Sunday	Closed
Any recent or upcoming changes to branch trading hours?	None		Prior to 30 November 2015, this branch was open Mon, Wed, Thu, Fri 09:30-16:30		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	Crabtree Road, Kington HR5 3UD	0.2	FREE
Lomas Kington Service Station	18A Headbrook, Kington HR5 3DZ	0.3	FREE
Lloyds	52 Hereford Street, Presteigne LD8 2AU	6.7	FREE

Nearest cash machines to this branch that charge a fee

Location	Address	Distance (miles)	Charge amount
Shobdon Post Office	Shobdon, Leominster HR6 9LX	8.3	£1.85
Old School Shop	6 Portland Street, Weoble HR4 8SB	8.5	£1.85
Baskerville Hall Hotel	Clyro Court, Hay On Wye HR3 5LE	11.1	£1.75

Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Kington	0.1	63 Bridge Street, Kington, Hereford HR5 3DJ	09:00 - 17:30 Mon-Fri 09:00 - 14:30 Sat Closed Sun	Yes
Eardisley	4.8	The New Strand, Eardisley, Hereford HR3 6PW	09:00 - 17:30 Mon, Wed-Fri 09:00 - 13:00 Tue 09:00 - 12:30 Sat Closed Sun	Yes
Presteigne	6.9	41 High Street, Presteigne, Powys LD8 2BE	07:00 - 22:00 Mon-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

Bill Wiggin

Town Council

Gwilym Rippon (Town Clerk)

Community groups

Kington Chamber of Trade

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 concerns about the loss of the Barclays ATM, and also effects on businesses in the town as people come in to use the ATM, as well as the branch.

We'd like to say:

We understand the concern from the community. We have looked carefully at how this branch is used. Many customers already also use other branches and Online or Telephone Banking and we've seen a general fall in customers coming to the branch.

Free to use ATMs can be found at the Co-op and Lomas Service station (from late October) which are both less than half a mile from the branch.

To ensure we retain a community focus, we are explaining to customers how to do their everyday banking at the Post Office in Kington, and we're helping them understand the transactions they can do there. It is open between 09:00 and 17:30 Monday to Friday, and until 14:30 on Saturdays – and may be more convenient.

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

You said to us:

There were concerns for elderly customers who may be dependent on the branch, and for people who rely on the ATM or business customers who use the branch for paying in cash.

We'd like to say:

We've spoken directly to customers who come into the branch, including our business customers. We've made contact with customers we know to be users of the branch to help them with alternative ways to do their banking, and have offered them additional sessions with digital banking specialists if they need them. This includes Telephone Banking to speak to someone in person. We have made sure they're familiar with the Post Office arrangement too.

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 offered digital sessions to business customers to help them with other ways to bank. Support is also 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.

Additionally, Business and Personal customers can pay in cash at the Kington and Eardisley Post Offices using a pre-printed paying in slip, unfortunately this service is not currently available at the Presteigne 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 Kington 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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