



This branch is closing but your bank is always open

Our Mount Charles branch is closing
on Friday 4 November 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
- 73% of our branch customers also use other ways to do their banking, such as online and by telephone
- In the past 12 months, 71% of this branch's customers have been using neighbouring branches
- Only 79 customers regularly used this branch in the past 12 months, without interacting with us in any other way.

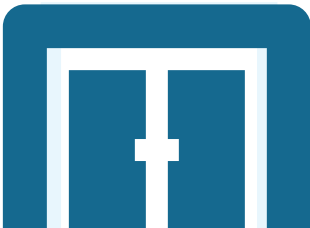
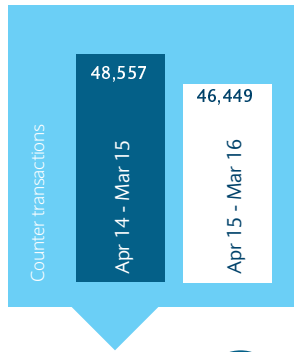
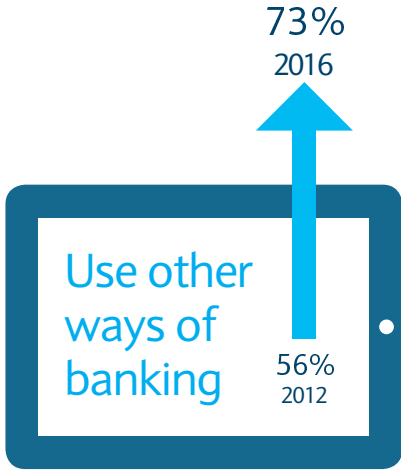
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

Yours,

Michael Watts
Cornwall & Devon Community Banking Director
michael.watts1@barclays.com

What's changed in your branch?

Many customers are choosing to bank differently



In all, only 79 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	2,977	724	77%
Business & Corporate	561	234	74%

Weekly transactions

Personal				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Apr 14 - Mar 15	689	225	235	229
Apr 15 - Mar 16	674	212	249	213
Change 14-15 v 15-16	-2%	-6%	6%	-7%

Business & Corporate

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Apr 14 - Mar 15	245	27	93	125
Apr 15 - Mar 16	219	22	95	102
Change 14-15 v 15-16	-11%	-19%	2%	-18%

Opening hours of Mount Charles

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

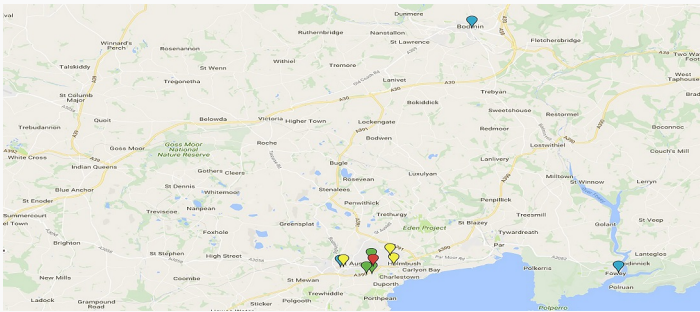
Facilities available

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



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

Local Barclays branches

Name	St Austell		Fowey		Bodmin	
Post Code	PL25 4AS		PL23 1BA		PL31 2DE	
Distance (miles)	0.8		7.1		11.0	
Opening hours	Monday	09:30-1 6:30	Monday	10:00-14:00	Monday	09:30-1 6:30
	Tuesday	09:30-1 6:30	Tuesday	Closed	Tuesday	09:30-1 6:30
	Wednesday	09:30-1 6:30	Wednesday	10:00-14:00	Wednesday	09:30-1 6:30
	Thursday	09:30-1 6:30	Thursday	Closed	Thursday	09:30-1 6:30
	Friday	09:30-1 6:30	Friday	10:00-14:00	Friday	09:30-1 6:30
	Saturday	09:00-1 3:00	Saturday	Closed	Saturday	Closed
	Sunday	Closed	Sunday	Closed	Sunday	Closed
Any recent or upcoming changes to branch trading hours?	None		With effect from 24 October 2016 branch will be open on Monday & Friday 10:00-15:00, and Closed on a Tuesday, Wednesday & Thursday		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
Asda	Cromwell Road, St Austell PL25 4PR	0.4	FREE
Aldi	Junction Sandy Hill & Slade Road, St Austell PL25 4HW	0.4	FREE
Bypass Service Station	Southbourne Road, St Austell PL25 4RS	0.5	FREE

Nearest cash machines to this branch that charge a fee

Location	Address	Distance (miles)	Charge amount
Capital Bingo	115 Alexandra Road, St Austell PL25 4QL	0.2	£1.99
Costcutter	Carlyon Road, St Austell PL25 4LE	0.7	£1.85
Spar	3 Brockstone Road, St Austell PL25 3DW	1.0	£1.65

Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Holmbush	0.6	Daniels Lane, St Austell PL25 3HT	09:00 - 18:00 Mon-Fri 09:00 - 13:30 Sat Closed Sun	Yes
St Austell	0.8	10 High Cross Street, St Austell PL25 4AA	09:00 - 17:30 Mon, Wed-Fri 09:30 - 17:30 Tue 09:00 - 12:30 Sat Closed Sun	Yes
Brockstone Road	0.9	3 Brockstone Road, Bethell, St Austell PL25 3DW	06:00 - 23:00 Mon-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

Steve Double

Local Council

Town Clerk D Pooley

Local Business Groups

St Austell Chamber of Commerce

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:

Concerns were raised about the loss of a bank and in particular the ATM with car parking so conveniently nearby. No other concerns were raised about the impact on the community.

We'd like to say:

We have looked carefully at how this branch is used. Many customers already also use neighbouring branches and Online or Telephone Banking and we've seen a general fall in customers coming to the branch. We are sorry that the ATM will be removed as part of the branch closure, but three other free to use ATMs are available within half a mile, at Asda, Aldi, and the Bypass Service Station.

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

You said to us:

There are concerns that loss of the branch would mean that customers who are dependant on the branch and Business customers will have to travel further to the Barclays Branch in St Austell just under 1 mile away, where they will also have to pay for parking.

We'd like to say:

To avoid customers having to travel, we have invited customers to speak with an advisor to find alternative ways to do their banking. This includes Online Banking and Telephone Banking if they would prefer to speak to someone in person. We've been making sure they know the transactions they can do at the Post Office too – the nearby Holmbush Post Office is open from 09:00 to 18:00 on weekdays and until 13:30 on Saturdays. We have spoken to local business users of the branch and let them know that we are installing a dedicated Business till in the branch at St Austell and telling them about our Barclays Collect service which will pick up cash and cheques from their door.

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 are providing assistance with digital banking methods. Support is also available through our telephony and website services. We are contacting customers who are dependant on the branch and letting them know that they can use telephone banking with Voice Biometric ID, which recognises their voice – and so avoids the need to remember passcodes and or give a 16-digit card number.

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 Mount Charles 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.

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 - Mount Charles. Information correct as at September 2016