



This branch is closing but your bank is always open

Our Newby And Scalby branch is closing
on Friday 04 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
- 67% of our branch customers also use other ways to do their banking, such as online and by telephone
- In the past 12 months, 76% of this branch's customers have been using neighbouring branches
- Only 43 customers regularly used this branch in the past 12 months, without interacting with us in any other way.

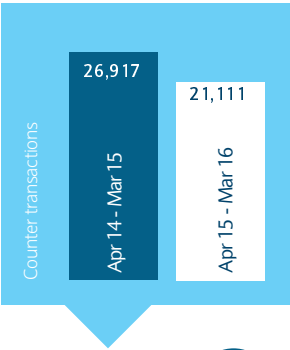
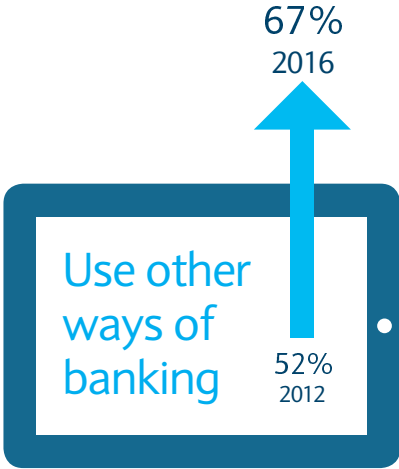
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

Yours,

Steve Mullins
Yorkshire Community Banking Director
steven.mullins@barclays.com

What's changed in your branch?

Many customers are choosing to bank differently



In all, only 43 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	1,327	338	74%
Business & Corporate	337	151	79%

Weekly transactions

Personal				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Apr 14- Mar 15	377	147	120	110
Apr 15- Mar 16	299	112	100	87
Change 14-15 vs 15-16	-21%	-24%	-17%	-21%

Business & Corporate				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposit
Apr 14- Mar 15	141	20	50	71
Apr 15- Mar 16	108	17	39	52
Change 14-15 vs 15-16	-23%	-15%	-22%	-27%

Opening hours of Newby And Scalby

Monday	10:00-15:30
Tuesday	10:00-15:30
Wednesday	10:00-15:30
Thursday	Closed
Friday	10:00-15:30
Saturday	Closed
Sunday	Closed

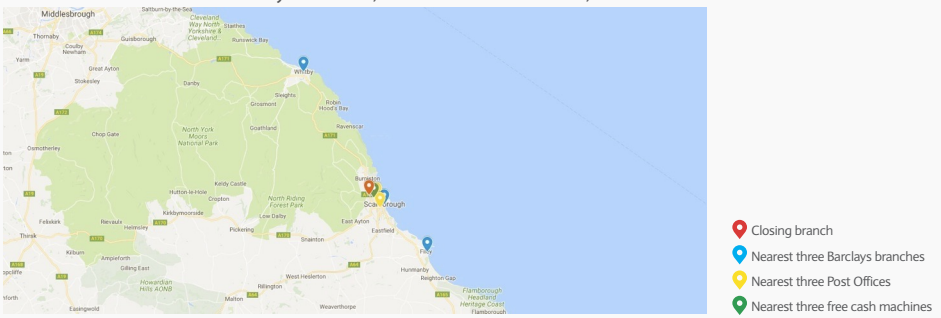
Facilities available

Counter services	Yes
Cash machines	Yes
Self service machines	Yes

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	Scarborough		Filey		Whitby	
Post Code	YO11 2HF		YO1 4 9DE		YO21 1 BW	
Distance (miles)	3.2		9.6		17.7	
Opening hours	Monday	09:30-1 6:30	Monday	10:00-1 5:30	Monday	09:30-1 5:30
	Tuesday	09:30-1 6:30	Tuesday	10:00-1 5:30	Tuesday	09:30-1 5:30
	Wednesday	09:30-1 6:30	Wednesday	Closed	Wednesday	09:30-1 5:30
	Thursday	09:30-1 6:30	Thursday	10:00-1 5:30	Thursday	09:30-1 5:30
	Friday	09:30-1 6:30	Friday	10:00-1 5:30	Friday	09:30-1 5:30
	Saturday	09:00-1 6:00	Saturday	Closed	Saturday	Closed
	Sunday	Closed	Sunday	Closed	Sunday	Closed
Any recent or upcoming changes to branch trading hours?	No		No		No	
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
Newby Post Office	401 Scalby Road, Scarborough YO1 2 6TQ	0.1	FREE
Rosette Scarborough	2 Hackness Road, Scarborough YO12 5RY	0.3	FREE
Costcutter	21 Greylands Park Road, Scarborough YO1 2 6HX	0.7	FREE

Nearest cash machines to this branch that charge a fee

Location	Address	Distance (miles)	Charge amount
Newby Service Station	41 3-415 Scalby Road, Scarborough YO1 2 6UA	0.0	£1.85
Westwood General Store	26 Wreyfield Drive, Scarborough YO12 6NN	0.8	£1.75
Caddies	35 Colescliffe Road, Scarborough YO1 2 6SA	0.9	£1.75

Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Newby	0.1	401 Scalby Road, Scarborough YO12 6TQ	09:00 - 18:00 Mon-Fri 09:00 - 12:30 Sat Closed Sun	Yes
Newlands Park	1.0	48 Newlands Park Drive, Scarborough YO12 6D1	09:00 - 17:30 Mon-Fri 09:00 - 12:30 Sat Closed Sun	Yes
Falsgrave Road	2.0	Spar Store, 97-1 01 Falsgrave Road, Scarborough YO12 5EG	07:30 - 22:00 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

Robert Goodwill

Local Council

Newby & Scalby Parish Council

Mrs Jools Marley, Clerk to the Council

Community Organisations

Scalby Library

Age UK

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 expressed by the local community that the branch was closing, and the impact it may have on local businesses and residents. There were also concerns expressed at the loss of the banking facilities at a time when new housing is being built in the area.

We'd like to say:

We have looked carefully at how this branch is used. Many customers already use neighbouring branches and Online or Telephone Banking and we've seen a general fall in customers coming to the branch. We are explaining to customers the transactions they can do at Newby Post Office, where there is also a free ATM. There are a number of ways which new and existing residents to the area will be able to undertake their everyday banking.

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

You said to us:

There are concerns about customers who may depend particularly on the branch and not wish to do their banking at the local Post Office or use the digital options available – for example, elderly customers and people who may find it difficult or too expensive to travel.

We'd like to say:

We have spoken with customers most likely to be affected by the closure and invited them 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 supporting customers understand the transactions they are able to undertake at the Post Office – the nearby Newby Post Office is open Monday - Friday 09:00 to 18:00, Saturday 09:00 - 12:30.

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're providing help to customers in how 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 holding 'Tea and Teach' sessions at the local library and meeting customers in the branch to help them with these alternative banking options. 'Meet the team' events are planned at the Scarborough branch and staff from the Newby and Scalby branch will be in attendance to support customers. We have linked up with Age UK to support our customers during this time. Support is also available through our telephony banking.

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 Newby & Scalby 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/accessibleservices

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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