



# This branch is closing but your bank is always open

Our Patrington branch is closing on 17 February 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, 59% of this branch's customers have been using neighbouring branches
- Only 2 customers regularly used this branch in the past 12 months, without interacting with us in any other way.

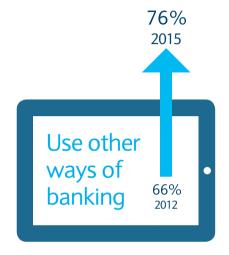
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

Yours.

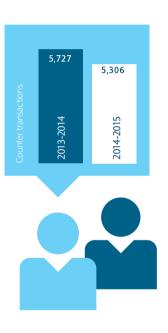
Steve Mullins Yorkshire Community Banking Director Steven.Mullins@barclays.com

# What's changed in your branch?

Many customers are choosing to bank differently









In all, only 2 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	304			88			59%
Business & Corporate	73			28			75%
Weekly trans	actions						
Personal							
		Counte		Cash withdrawals		Cash eposits	Cheque deposits
May 2013-Apr	r 2014	76		32		23	21

72

May 2014-Apr 2015

Change 2013 v 2014

Opening hours of Patrington					
Monday	10:00-14:00				
Tuesday	closed				
Wednesday	10:00-14:00				
Thursday	closed				
Friday	closed				
Saturday	closed				
Sunday	closed				
Facilities available					
Counter services	Yes				
Cash machines	No				
Self service machines	No				

Business & Corporate						
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits		
May 2013-Apr 2014	33	4	13	16		
May 2014-Apr 2015	30	4	12	14		
Change 2013 v 2014	-12%	-13%	-8%	-15%		

32

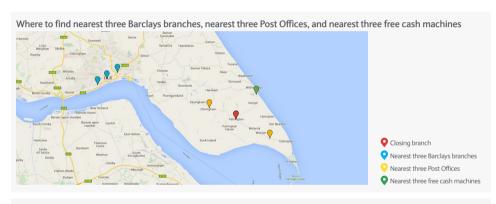
22

18

-20%

# 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.



Local Barclays branches							
Name	Hull Holderness Road		Hull City Centre		Hull Hessle Road		
Post Code	HU92EU		HU1 3RL		HU3 4BG		
Distance (miles)	14	.7	15	15.4		16.4	
Opening hours	Monday	09:30-1 6:30	Monday	09:00-1 7:00	Monday	09:30-1 5:30	
	Tuesday	09:30-1 6:30	Tuesday	09:00-1 7:00	Tuesday	09:30-1 5:30	
	Wednesday	09:30-1 6:30	Wednesday	09:00-1 7:00	Wednesday	09:30-1 5:30	
	Thursday	09:30-1 6:30	Thursday	09:00-1 7:00	Thursday	09:30-1 5:30	
	Friday	09:30-1 6:30	Friday	09:00-1 7:00	Friday	09:30-1 5:30	
	Saturday	09:00-1 4:00	Saturday	09:00-1 6:00	Saturday	closed	
	Sunday	closed	Sunday	closed	Sunday	closed	
Any recent or upcoming changes to branch trading hours?	None		None		Prior to 30 November 2015 this branch was open 9:30-16:30		
Branch Facilities – Counters	Yes		Yes		Yes		
Branch Facilities – Self service	Yes		Yes		Yes		

Nearest from	ee cash i	machines	to this	branch

Location	Address	Distance (miles)	Charge amount
Post Office	2A Market Place, Hull HU12 0RB	0.0	FREE
Londis	Patrington Garage, Pump Row, Patrington HU12 ORD	0.1	FREE
Giles Brothers Service Station	4 Holly Road, Withernsea HU1 9 2P	3.7	FREE

# Nearest cash machines to this branch that charge a fee

Location	Address	Distance (miles)	Charge amount
Fantasy Island	7 Memorial Avenue, Withernsea HU1 9 2DN	4.6	£1.50
Moores Newsagents	87 Queen Street, Withernsea HUI 9 2A	4.7	£1.50
K & G News & Off License	42 Albemarie Road, Keyingham, Hull HU12 9TE	5.2	£1.50

## Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Patrington	0.0	2A Market Place, Patrington, Hull HU1 2 ORB	09:00 - 17:30 Mon-Fri 09:00 - 12:30 Sat Closed Sun	Limited
Ottringham	3.4	Main Street, Ottringham, Hull HU12 0AG	09:00 - 17:30 Mon-Fri 09:00 - 12:30 Sat Closed Sun	Yes
Skeffling	4.5	Sun House, Skeffling, Hull HUI 2 OUR	09:00 - 12:00 Tue 09:00 - 13:00 Wed Closed Mon,Thu-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:

MF

Graham Stuart

## Local groups

Patrington Church

#### 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 are concerns that Barclays is the last bank in Patrington, and the closure may affect other businesses because fewer people will come into the village.

#### We'd like to say:

We understand the concerns of the community. 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 explaining to customers the transactions they can do at the Post Office which will enable them to continue to transact in the local economy. For everyday banking, the Post Office is open between 09:00 and 17:30 Monday to Friday and until 12:30 on Saturday.

There are also free to use cash machines in the village at the Post Office and the local garage.

# 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 – for example, elderly customers and people who may find it hard to travel.

### We'd like to say:

We understand that our alternative branch at Hull, Holderness Road is several miles away and it's not always convenient to travel there. We've 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 the branch so often.

We're speaking directly with customers most likely to be affected by the closure and we're helping them with 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.

# 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've ordered bank cards and PINs for customers who need them. We have run events at the branch to show customers other ways to bank, as well as how to set up a regular payment and order cards and PINs. Local branches will continue these events after we close and 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 at Ottringham or Skeffling using a pre-printed paying in slip, unfortunately this service is not currently available at Patrington.

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 Patrington 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/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.

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: 991 4071 - Patrington. Information correct as at January 201 6