

This branch is closing but
your bank is always open

Our Plymouth Mutley Plain branch is closing
on Friday 23 June 2017

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
- 83% of our branch customers also use other ways to do their banking, such as online and by telephone
- In the past 12 months, 81% of this branch's customers have been using neighbouring branches
- Only 33 customers regularly used this branch without interacting with us in any other way.

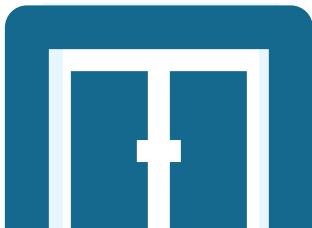
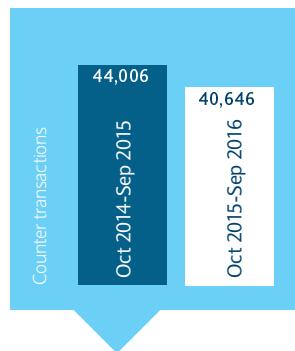
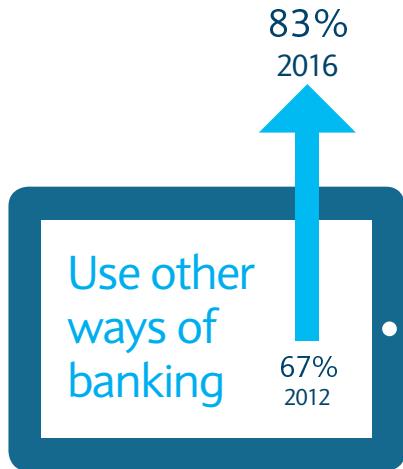
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

Yours,

Andrea Edge
Cornwall & Devon Acting Community Banking Director
andrea.edge@barclays.com

What's changed in your branch?

Many customers are choosing to bank differently



In all, only 33 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	3,233	683	82%
Business & Corporate	467	192	80%

Opening hours of Plymouth Mutley Plain

Monday	09:30-16:00
Tuesday	09:30-16:00
Wednesday	09:30-16:00
Thursday	09:30-16:00
Friday	09:30-16:00
Saturday	Closed
Sunday	Closed

Weekly transactions

Personal

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Oct 2014-Sep 2015	625	141	347	137
Oct 2015-Sep 2016	579	110	346	123
Change 2014-15 v 2015-16	-7%	-22%	0%	-10%

Facilities available

Counter services	Yes
Cash machines	Yes
Self service machines	Yes

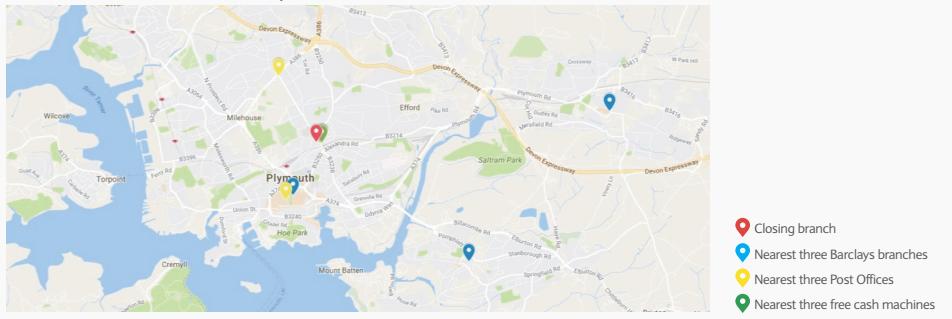
Business & Corporate

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Oct 2014-Sep 2015	220	15	126	79
Oct 2015-Sep 2016	203	11	125	67
Change 2014-15 v 2015-16	-8%	-27%	-1%	-15%

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	Plymouth Armada Way		Plymstock		Plympton	
Post Code	PL1 1LA		PL9 7AE		PL7 2AE	
Distance (miles)	1.2		2.9		4.2	
Opening hours	Monday	09:00-17:00	Monday	09:30-16:00	Monday	09:30-16:00
	Tuesday	09:30-17:00	Tuesday	09:30-16:00	Tuesday	09:30-16:00
	Wednesday	09:30-17:00	Wednesday	09:30-16:00	Wednesday	09:30-16:00
	Thursday	09:30-17:00	Thursday	09:30-16:00	Thursday	09:30-16:00
	Friday	09:00-17:00	Friday	09:30-16:00	Friday	09:30-16:00
	Saturday	09:30-16:00	Saturday	Closed	Saturday	Closed
	Sunday	Closed	Sunday	Closed	Sunday	Closed
Any recent or upcoming changes to branch trading hours?	Prior to 24 April 2017, this branch was open Monday - Friday 09:00 - 17:00, Saturday 09:00 - 16:00		None		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
Halifax	36 Mutley Plain, Plymouth PL4 6NA	0.0	FREE
Lloyds	53 Mutley Plain, Plymouth PL4 6JP	0.0	FREE
Post Office	38 Mutley Plain, Plymouth PL4 6LL	0.1	FREE

Nearest cash machines to this branch that charge a fee

Location	Address	Distance (miles)	Charge amount
Spar	46 North Hill, Plymouth PL4 8EU	0.4	£1.85
Londis - Dale Store	32 Green Park Avenue, Plymouth PL4 6PG	0.5	£1.50
Mouse Trap	40-42 North Hill, Plymouth PL4 8ET	0.5	£1.85

Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Mutley	0.0	38 Mutley Plain, Plymouth PL4 6LL	09:00 - 17:30 Mon-Wed-Fri 09:30 - 17:30 Tue 09:00 - 12:30 Sat Closed Sun	Yes
Peverell	1.0	Jubilee Buildings, Peverell Park Road, Plymouth PL2 3PG	08:30 - 17:30 Mon 09:00 - 17:30 Tue-Fri 09:00 - 14:00 Sat Closed Sun	Yes
Plymouth	1.8	73-85 New George Street, Plymouth PL1 1RP	09:00 - 17:30 Mon-Sat 10:30 - 14:30 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:

Oliver Colvile

Local Councillors

Richard Ball

David Fletcher

Ted Fry

Customers

A number of personal and business 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 about the potential impact of the closure on the town, especially since the Halifax branch is now also closing. This means that there will be no banks remaining in Mutley Plain, and a number of empty shops.

We'd like to say:

We understand the concern from the community, but we have looked carefully at how this branch is used and we've seen a general fall in customers coming to the branch. Many customers already also use nearby branches and online or telephone banking.

To retain the community focus, and to ensure trade remains in the local area, we are explaining to customers how to do their everyday banking at the nearby Post Office, which is open between 09:00 and 17:30 four days a week, from 09:30 to 17:30 on Tuesdays, and from 09:00 to 12:30 on Saturdays. This Post Office also has a free ATM, and we're helping customers understand the banking transactions they can do over the Post Office counter. We're talking to customers about how they can do their banking from home too.

Once we have vacated the premises, we will hand them over to our property agents.

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

You said to us:

There are concerns about small business customers who rely on there being a branch in town, particularly for cash transactions. There is also concern for customers who are less able to travel to other branches.

We'd like to say:

For customers who are able to travel, our nearest branches are at Plymouth Armada Way, Plymstock and Plympton. However, we understand it's not always convenient to travel, so 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 business customers most likely to be affected by the closure and we have increased our Armada Way Business till positions on the days usually busiest – Monday, Tuesday and Friday. We have spoken to business customers who regularly use the branch and let them know about Barclays Collect, our cash collection service. We've also made sure they're familiar with the services available at the Post Office.

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

You said to us:

Some 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 in person. We have arranged a collaborative 'Pop-Up Shop' with the Post Office and our Digital Eagles to help people in the final two weeks before the closure. We have also arranged 'Tea and Teach' sessions to help customers adopt alternative ways of banking.

Other things to help with the change...

At the Post Office customers can withdraw cash, pay in cash and check balances using a debit card and pin. Customers can also pay in cash using a pre-printed paying in slip, although it could take an extra two days to reach Barclays accounts using a paying in slip.

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 any branch
2. a paying-in envelope. We have extra stock in the Plymouth Mutley Plain 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.

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