



This branch is closing but your bank is always open

Our RMCTC Lymstone branch is closing
on Friday 18 March 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
- 88% of our branch customers also use other ways to do their banking, such as online and by telephone
- In the past 12 months, 32% of this branch's customers have been using neighbouring branches
- Only one customer regularly used this branch in the past 12 months, without interacting with us in any other way.

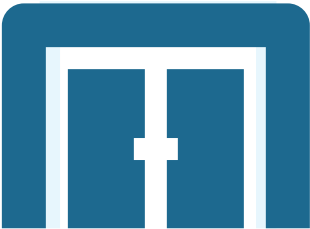
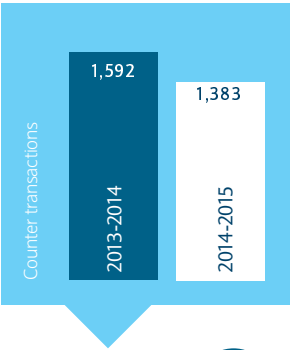
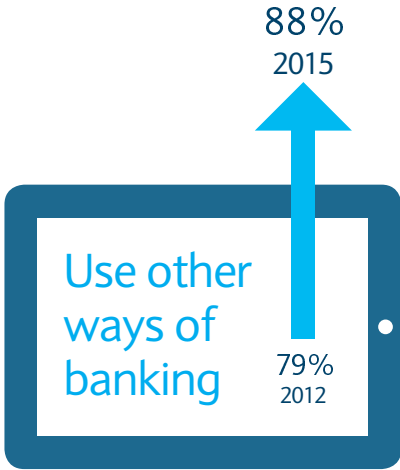
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

Yours,

Michael Watts
Cornwall and Devon Community Banking Director
Michael.Watts@barclayscorp.com

What's changed in your branch?

Many customers are choosing to bank differently



In all, only one regular customer 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	1,458	551	39%
Business & Corporate	4	0	0%

Weekly transactions

Personal				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	21	8	7	6
May 2014-Apr 2015	16	5	5	6
Change 2013 v 2014	-29%	-46%	-44%	10%

Business & Corporate

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	10	1	8	1
May 2014-Apr 2015	11	1	8	2
Change 2013 v 2014	5%	-20%	-2%	13%

Opening hours of RMCTC Lymstone

Monday	closed
Tuesday	08:00 - 14:30
Wednesday	closed
Thursday	closed
Friday	08:00 - 14:30
Saturday	closed
Sunday	closed

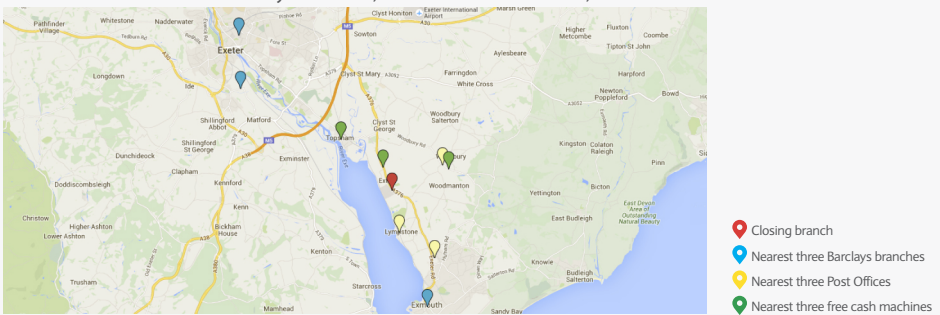
Facilities available

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



Local Barclays branches

Name	Exmouth	Exeter Marsh Barton	Exeter High Street
Post Code	EX8 1HD	EX2 8RG	EX1 1LX
Distance (miles)	3.7	6.5	7.1
Opening hours	Monday 09:30-1 6:30 Tuesday 09:30-1 6:30 Wednesday 09:30-1 6:30 Thursday 09:30-1 6:30 Friday 09:30-1 6:30 Saturday closed Sunday closed	Monday 09:30-1 6:30 Tuesday 09:30-1 6:30 Wednesday 09:30-1 6:30 Thursday 09:30-1 6:30 Friday 09:30-1 6:30 Saturday closed Sunday closed	Monday 09:00-1 7:00 Tuesday 09:00-1 7:00 Wednesday 09:00-1 7:00 Thursday 09:00-1 7:00 Friday 09:00-1 7:00 Saturday 09:00-1 6:00 Sunday closed
Any recent or upcoming changes to branch trading hours?	Prior to 3 Jan 2015 branch was open on a Saturday 09:00 - 14:00	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
The NAAFI at RMCTC Lympstone	Exmouth Road, Lympstone, Exmouth EX8 5AR	0.1	FREE
Post Office	Broadway, Woodbury, Exeter EX5 1NY	1.9	FREE
Lloyds	77 Fore Street, Topsham, Exeter EX3 0HQ	2.8	FREE

Nearest cash machines to this branch that charge a fee

Location	Address	Distance (miles)	Charge amount
Nutwell Lodge Hotel	Exmouth Road, Lympstone, Exmouth EX8 5AJ	0.3	£1.85
Courtlands Cross Service Station	397 Exeter Road, Exmouth EX8 3NS	2.1	£1.99
Mills & Son Ltd Londs	Clyst St Mary, Exeter EX5 1BR	3.4	£1.99

Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Lympstone	1.5	2 The Strand, Lympstone, Exmouth EX8 5JW	09:00 - 17:30 Mon-Fri 09:00 - 12:30 Sat Closed Sun	Limited
Woodbury	1.9	Broadway, Woodbury, Exeter EX5 1NY	09:00 - 17:30 Mon-Fri 09:00 - 12:30 Sat Closed Sun	Yes
Rivermead Avenue	2.3	23 - 25 Rivermead Avenue, Exmouth EX8 3BH	05:30 - 19:30 Mon-Sat 05:30 - 13:00 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

Hugo Swire

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:

No specific concerns were raised as the branch is on the Royal Marines Commando Training base, and most of the customers are recruits undertaking their training.

We'd like to say:

Although there were few concerns about the closure, we'd like to reassure people that we have looked carefully at how this branch is used. Few recruits who open their bank accounts at Lympstone spend more than 12 weeks in the area. Also, most people who work on the base use alternative branches and Online Banking, Barclays Mobile Banking or Telephone Banking as well - so we've seen a general fall in customers coming to the counter.

For customers wishing to get money out, there's an alternative free to use cash machine on the base.

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

You said to us:

There have been no specific concerns raised.

We'd like to say:

Our nearest alternative branch in Exmouth is under four miles away. However, we know 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 a branch so often.

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 'Tea and Teach' events on the base to show customers other ways to bank, as well as how to set up a regular payments and order cards and PINs. Support is always available through our telephony and website services.

Other things to help with the change...

At the Post Office, the nearest being in Lympstone; Personal customers can withdraw cash using a debit card and PIN.

Additionally, Business and Personal customers can pay in cash at Woodbury using a pre-printed paying in slip, unfortunately this service is not currently available at the Lympstone or Rivermead Avenue Post Offices.

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 RMCTC Lympstone 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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