BARCLAYS

This branch is closing but your bank is always open

Our Saltcoats branch is closing on 11 September 2015

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 remained relatively the same, but is very low in comparison to similar branches
- 77% of our branch customers also use other ways to do their banking, such as online and by telephone
- In the past 12 months, 19% of this branch's customers have been using neighbouring branches
- Only 136 customers regularly used this branch in the past 12 months, without interacting with us in any other way.

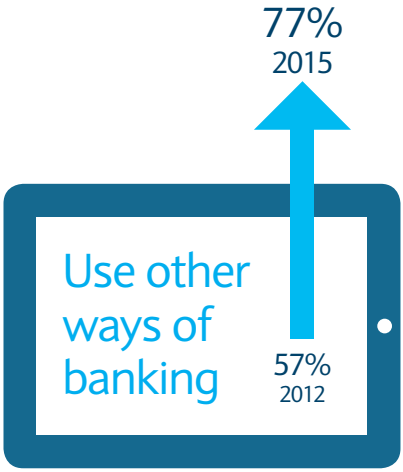
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

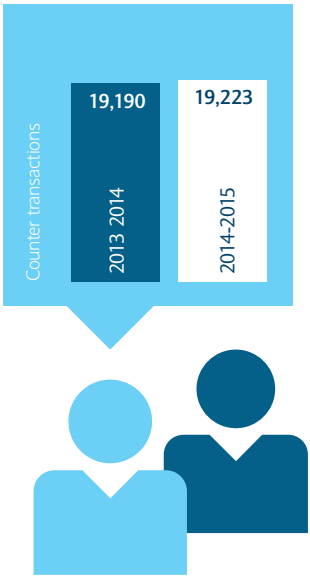
Yours,

Stuart Chalmers,
Branch Manager Team Leader
stuart.chalmers@barclays.com

What's changed in your branch?

Many customers are choosing to bank differently





19%

of customers of this branch who have used neighbouring branches in the last 12 months

In all, only 136 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	1,277	334	17%
Business & Corporate	107	43	53%

Weekly transactions

Personal

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	318	121	154	43
May 2014-Apr 2015	321	114	166	41
Change 2013 v 2014	1%	-6%	8%	-5%

Business & Corporate

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	51	4	32	15
May 2014-Apr 2015	49	7	29	13
Change 2013 v 2014	-4%	75%	-9%	-13%

Opening hours of Saltcoats

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

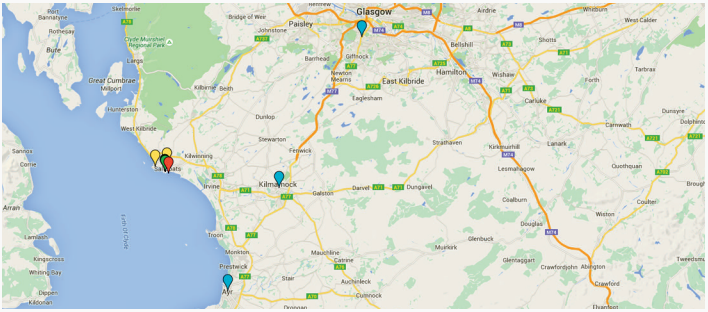
Facilities available

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



Local Barclays branches

Name	Kilmarnock		Ayr		Shawlands	
Post Code	KA1 1LR		KA7 1RB		G41 3NN	
Distance (miles)	13.3		19.4		26.1	
Opening hours	Monday	09:30 – 16:30	Monday	09:30 – 16:30	Monday	09:30 – 16:30
	Tuesday	09:30 – 16:30	Tuesday	09:30 – 16:30	Tuesday	09:30 – 16:30
	Wednesday	09:30 – 16:30	Wednesday	09:30 – 16:30	Wednesday	09:30 – 16:30
	Thursday	09:30 – 16:30	Thursday	09:30 – 16:30	Thursday	09:30 – 16:30
	Friday	09:30 – 16:30	Friday	09:30 – 16:30	Friday	09:30 – 16:30
	Saturday	Closed	Saturday	Closed	Saturday	09:00 – 13:00
	Sunday	Closed	Sunday	Closed	Sunday	Closed
Any recent or upcoming changes to branch trading hours?	None		None		None	
Branch Facilities – Counters	Yes		Yes		Yes	
Branch Facilities – Self service	Cash machines		Cash machines		Cash machines	

Nearest free cash machines to this branch

Location	Address	Distance (miles)	Charge amount
TSB	1 – 3 Hamilton Street, Saltcoats KA21 5DT	0.3	FREE
Clydesdale Bank	29 Hamilton Street, Saltcoats KA21 5DU	0.4	FREE
Saltcoats Branch	19 Chapelwell Street, Saltcoats KA21 5EB	0.4	FREE

Nearest cash machines to this branch that charge a fee

Location	Address	Distance (miles)	Charge amount
Nonsuch Amusements	Windmill Street, Saltcoats KA21 5EW	0.4	£1.10
N&S Takhar	2127 Old Raise Road, Saltcoats KA21 5RB	1.1	£1.85
MRH Mayfield	High Road, Saltcoats KA21 5RE	1.2	£1.95

Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Saltcoats	0.4	Chapelwell Street, Saltcoats KA21 5EX	09:00 – 17:30 Mon to Fri 09:00 – 12:30 Sat Closed Sun	Yes
Adam's Avenue	1.2	10 Adams Avenue, Saltcoats KA21 6AL	09:00 – 17:30 Mon to Fri 09:00 – 12:30 Sat Closed Sun	Yes
Ardrossan	1.3	49 Glasgow Street, Ardrossan KA22 8EP	06:00 – 19:30 Mon to Sat 06:00 – 12:30 Sunday	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:
Patricia Gibson MP

Local newspapers:
Ardrossan and Saltcoats Herald

Consumer groups:
Citizens' Advice Bureau

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:
The Barclays cash machine is popular with people looking for English banknotes, and the nearest Barclays cash machine is 3 miles away. Saltcoats Branch staff are well thought of in the community and also do a lot of fundraising for local charities.

We'd like to say:
If you just want to withdraw cash, cash machines are available at Santander and RBS on Chapelwell Street, and the Clydesdale in Hamilton Street.

Scottish bank notes are accepted throughout the UK. However, should you need Bank of England notes for a specific purpose, these can be requested and collected from any of our other branches.

We have worked with each of our colleagues at the Saltcoats branch to make sure they felt fully supported through the closure and got the outcome that was right for them. We appreciate how active our staff have been in charity fundraising and donating items to charities and we remain committed to allowing our staff to volunteer and fundraise for causes close to their heart.

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

You said to us:
Many Barclays customers come into the branch as part of their routine, and are sad they will no longer see the familiar staff there. Public transport options to the nearest alternative Barclays branch aren't good: the bus journey is over an hour, and there are multiple changes on the train.

Deposits made at the Post Office take longer to be credited to an account than deposits made in a Barclays branch. Some customers take advantage of the same day credit to avoid `insufficient funds charges' being applied to their account later that day.

We'd like to say:
We know it's not always convenient to travel to a branch that's further away, that's why we've been offering one-to-one support from our Digital Eagles to help customers adapt to new ways of banking that mean they don't have to come into branch so often. We have also been teaching customers about ways to move money instantly using online and telephone banking.

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

You said to us
Our Tea and Teach sessions, which have been run from the branch to help customers to find alternative ways to bank (Online or Mobile), have been successful and popular. We've been asked how we can help Savings-only customers access their savings when there's no Barclays cash machine in Saltcoats.

We'd like to say:
We plan to continue our Tea and Teach sessions with our Digital Eagles from other local branches to help customers use other ways to bank - for example, with online, telephone or Barclays Mobile Banking.

Savings customers can still use their card to access their savings at the Barclays cash machines at Asda in Ardrossan, just over a mile away. We are also continuing to review the range of services available through the Post Office network and will, where we can, improve these as part of a national programme.

Other things to help with the change…

At the Post Office, 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 Saltcoats 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.

Personal customers can pay in cash using just a pre-printed paying-in slip, and withdraw cash using a debit card and PIN. If you're a business customer, please check with Post Office whether you can deposit and withdraw cash.

We also have two Barclays cash machines at the nearby Asda in Ardrossan.

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

Why not try:

Using the Post Office - you can pay in cash and cheques whilst you post your parcels or buy your stamps

If you usually:

Make a trip to a branch to check your balance, pay bills, transfer money and order chequebooks

Why not try:

Using Telephone Banking – you can do your everyday banking without leaving the house.

To register, simply call **0345 734 5345***

If you usually:

Make a trip to a branch to withdraw cash at the counter

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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