BARCLAYS

This branch is closing but your bank is always open

Our Durham Carrville branch is closing on Friday 25 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 transactions done at this counter has increased, however it is low in comparison to similar branches
- 72% of our branch customers also use other ways to do their banking, such as online and by telephone
- In the past 12 months, 58% of this branch's customers have been using neighbouring branches
- Only 139 customers regularly used this branch in the past 12 months, without interacting with us in any other way.

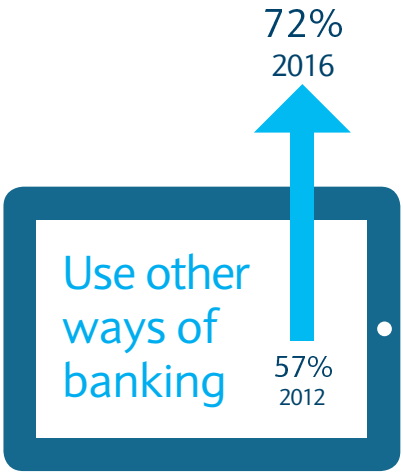
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

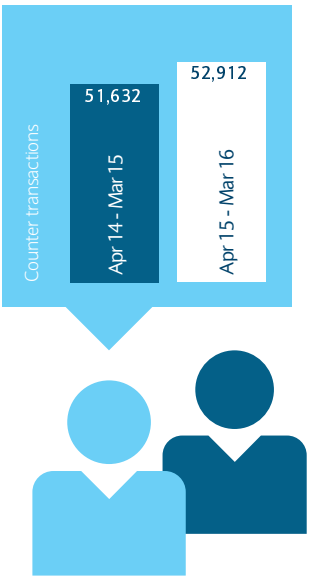
Yours,

Don Crozier
Northumberland & Durham Community Banking Director
don.crozier@barclays.com

What's changed in your branch?

Many customers are choosing to bank differently





58%

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

In all, only 139 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	3,194	769	58%
Business & Corporate	620	269	51%

Weekly transactions

Personal

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Apr 14-Mar 15	715	272	271	172
Apr 15-Mar 16	750	269	306	175
Change 14-15 vs 15-16	5%	-1%	13%	2%

Business & Corporate

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Apr 14-Mar 15	278	41	118	119
Apr 15-Mar 16	268	37	122	109
Change 14-15 vs 15-16	-4%	-10%	3%	-8%

Opening hours of Durham Carrville

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

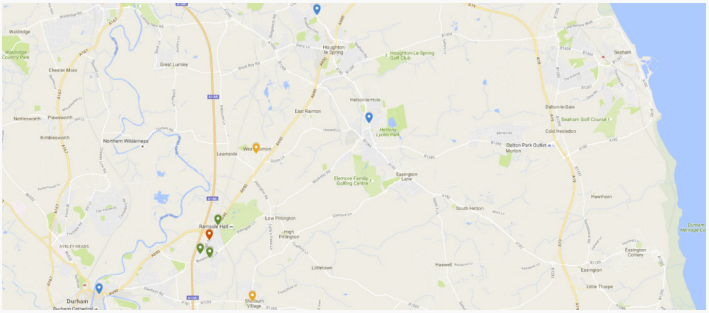
Facilities available

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



- Closing branch
- Nearest three Barclays branches
- Nearest three Post Offices
- Nearest three free cash machines

Local Barclays branches

Name	Durham		Hetton-Le-Hole		Houghton-Le-Spring	
Post Code	DH1 3NB		DH5 9NU		DH4 4AE	
Distance (miles)	2.5		4.3		4.9	
Opening hours	Monday	09:00-17:00	Monday	09:30-16:30	Monday	09:30-16:30
	Tuesday	09:00-17:00	Tuesday	09:30-16:30	Tuesday	09:30-16:30
	Wednesday	09:00-17:00	Wednesday	09:30-16:30	Wednesday	09:30-16:30
	Thursday	09:00-17:00	Thursday	09:30-16:30	Thursday	09:30-16:30
	Friday	09:00-17:00	Friday	09:30-16:30	Friday	09:30-16:30
	Saturday	09:00-16:00	Saturday	Closed	Saturday	Closed
	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	Yes		Yes		Yes	

Nearest free cash machines to this branch

Location	Address	Distance (miles)	Charge amount
Shell Garage	High Street, Durham DH1 1LU	0.3	FREE
Spar	High Street, Durham DH1 1AR	0.3	FREE
Sainsburys	18-20 Cheveley Park Shopping Centre, Durham DH1 2AA	0.6	FREE

Nearest cash machines to this branch that charge a fee

Location	Address	Distance (miles)	Charge amount
Gilesgate Food & Wine	39 Marshall Terrace, Durham DH1 2HX	1.2	£1.50
Broomside Park	Broomside Lane, Durham DH1 1GG	1.3	£1.75
British News	4 Front Street,Durham DH1 2EP	1.6	£1.99

Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Belmont	0.6	4 Cheveley Park Shopping Centre, Belmont, Durham DH1 2AA	09:00 - 17:30 Mon-Fri 09:00 - 14:00 Sat Closed Sun	**Yes**
West Rainton	2.0	Fairview, West Rainton, Houghton-Le-Spring DH4 6RY	07:00 - 20:30 Mon-Sat 07:00 - 20:00 Sun	**Limited**
Sherburn	2.4	18 Front Street, Sherburn, Durham DH6 1HA	08:30 - 17:30 Mon-Tue 09:00 - 17:30 Wed-Fri 09:00 - 13:30 Sat Closed Sat-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
Roberta Blackman-Wood

Durham County Council
Councillor Neil Forster

Local Business Groups
Durham Business Improvement District

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 about the effect on the community.

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 the Post Office, where we are working closely with the staff. For the community's use, there are several local ATMs, including one at the local Shell garage and another at Spar on the High Street.

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

You said to us:
There are concerns about vulnerable customers who may depend particularly on the branch – for example, elderly customers, who appreciate banking close to their homes and with convenient parking.

We'd like to say:
We have spoken with customers most likely to be affected by the closure and invited them to sit 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're also welcoming them into our other branch in Durham to help them to do their banking with minimum disruption. We've been making sure they know the transactions they can do at the Post Office too – the nearest, at Cheveley Park Shopping Centre, is open Monday - Friday 09:00 to 17:30, Satuday 09:00 - 14:00. The postmaster there has been very helpful to customers of the branch.

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 are running monthly 'Tea and Teach' sessions to help people with digital methods, and we'll be continuing to do this after the closure at our Durham branch.

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 at Belmont and Sherburn unfortunately this service is not currently available at West Rainton.

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 Durham Carrville 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

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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