

Alan Mak MP Member of Parliament for Havant House of Commons London SW1A OAA Chris Maynard
Community Banking Director
Solent & Dorset Community
20/24 Upper Market Street
Eastleigh
Hants
SO50 8EZ

Tel: 07887 412384

22nd December 2017

Dear Mr Mak.

Thank you for your letter of 8th December 2017 to Jes Staley regarding the branch closure of Hayling Island in your constituency. As Community Banking Director responsible for Barclays branch network across Solent and Hampshire I have been asked to respond on his behalf.

Over recent years, innovation and technology have had a rapid and profound impact on our lives in general, and the banking industry is no exception to this. Consumer behaviour has evolved towards using a broader range of channels to access banking services and this has resulted in us continuing to experience a decline in footfall in our branches across the UK. Notwithstanding the above, I fully appreciate that when Barclays makes a decision to close a branch, this can be upsetting for customers and the local community.

As advised in our letter to you of 8th December 2017, the way in which customers are banking at Barclays Hayling Island branch has changed over recent years. Our records show a low and falling level of transactions at the branch and additionally 72% of our branch customers are also using other ways to do their banking such as online and by telephone. We have also identified we have only 196 customers who solely use the branch to undertake their banking. Please be assured that we think long and hard before making any decision to close a branch, and take into account not only how customers use the branch today but identify the alternatives available locally to be able to transact if we were to close.

For those customers still using Hayling Island branch, many of the transactions that take place in the branch can be done at the Post Office, the nearest being 5 Elm Grove, Hayling Island, PO11 9EB. For Barclays personal and business customers this includes obtaining a balance, paying in cash and cheques and taking out cash. In addition, our 'Barclays Collect' service for business customers and corporate clients will collect deposits straight from their door. This service means small business owners don't have to travel to a branch with their cash deposits, giving them confidence that their money will be delivered and processed safely.

Barclays does not operate a mobile branch service as we feel that the banking services available at the Post Office and our 'Barclays Collect' service provides the opportunity for customers who do not wish to, or are unable to travel to an alternative Barclays branch, to be able to transact locally. Therefore, having taken into account how customers are now choosing to bank with us and the alternatives available, the decision to close the branch on Friday 23rd March 2018 will not be reviewed or reversed.

For customers and residents who have any concerns regarding the branch closure we urge them to make contact with us using the dedicated contact details in the customer branch closure notification or by visiting the branch. We are currently reaching out to those who we have identified as needing additional support, such as our vulnerable, elderly and small business customers to help them understand the alternative ways of banking available once the branch closes, this includes practical steps such as using telephone banking, debit card use, and how to

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withdraw cash using alternative ATM's, banking at the Post Office and the use of cash back and contactless. We are also committed to running 'Tea and Teach' sessions for those customers who want to understand more about on-line and mobile banking. These have been very successful events held elsewhere, and after attending the events many customers are now not only able to do their banking with their laptop or mobile devices, but also to Skype their families and friends, email, order groceries on line and access social media websites.

Barclays has written to and made contact with a number of local stakeholders including representatives of Havant Borough Council and the local Postmaster. Whilst we are happy to meet and discuss the branch closure with local community representatives we would like to be clear that having taken the difficult decision to close Hayling Island branch, this will not be reversed at a future date. Please be assured, however, that we are continuing to work hard with our customers and residents to ensure that once the branch closes that they understand the options available to undertake their banking, and if any customer raises concerns about Hayling Island branch closing, we will respond in a timely manner and by the appropriate person. To that end, and following the local engagement as outlined above, if the local community and customers decide to present a petition, a Barclays representative will be made available to receive this at an appropriate date and time.

I can confirm that there will be no job losses following our decision to close Barclays Hayling Island branch and colleagues will be relocated to nearby branches.

With regard to the future of the premises, we are in ongoing discussions with the landlord and will make them aware of the points that you raise in your letter.

Barclays is committed to adhering to the UK Access to Banking Standard, and in terms of consultation, this means that if we make the difficult decision to close a branch we are required to communicate with customers and local stakeholders on any such decision with at least 12 weeks' notice prior to any change. This is to ensure that we can support customers, including those identified as most vulnerable, on the alternative options available. In addition, all of our personal customers whose accounts are domiciled at Hayling Island will receive a letter, our 'Reasons for closure' document, and posters will be displayed in branch. Colleagues will also be on hand to assist customers with any questions they may have. Following such an announcement, we will capture any feedback from our engagement with customers and stakeholders and publish in the 'Branch closure feedback' document made available at the branch, approximately four weeks prior to the closure.

I understand that having a traditional bank presence on the high street is one which is welcomed by customers and the local community. Whilst the 'bricks and mortar' of the branch may leave, please be assured our local Barclays business managers, premier managers and corporate directors will continue to support customers on a daily basis in Hayling Island and the surrounding area – many of these meetings already take place at customer's premises and will continue to do so.

I do appreciate that the decision to close Hayling Island branch isn't the outcome that you or your constituents were hoping for. However, I hope that you appreciate the reasons for this closure, and we look forward to working with you to continue to support constituents and customers over the months and years ahead.

Yours Sincerely

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Chris Maynard

Community Banking Director Solent & Dorset Community