

47 Park Road

Aldeburgh

IP15 5EN

7th Feb 2019.

Dear Katherine,

Barclays Aldeburgh Branch Closure

Thank you for your recent email written for and on behalf of the Aldeburgh Society regarding the closure of our Branch later this year.

I am dealing with this branch closure and I should like therefore to formally reply on behalf of all Barclays colleagues you have copied into your note. I look forward to receiving the Petition in due course.

Please be assured that I recognise and appreciate how you, our customers and the local community feel about the closure of the Aldeburgh branch. We do not close any branch without making sure that we have considered the impact on local customers and that people are still able to carry out their everyday banking through alternative channels.

You will be aware that 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. Consumer behaviour has evolved towards using a broader range of channels to access banking services. The decision to close a branch is never an easy one and we are finding that more than 70% of our customers at Aldeburgh branch are increasingly using other ways to do their everyday banking and only 54 regular customers use this branch exclusively for their banking.

Our Business Managers are proactively engaging with local businesses and staff at Aldeburgh branch are contacting those vulnerable and elderly customers we have identified who will require more support to undertake their banking locally before the branch closes on the 22nd March 2019.

We recognise and as you have pointed out, that some personal and business customers may not wish to travel to our nearest branches of Leiston, Framlingham and Woodbridge, in which case they can use the local Post Office in Aldeburgh, which is very close to the branch, to undertake everyday transactions carried out over branch counters. This includes obtaining a balance, withdrawing and depositing cash or paying in cheques. Where our elderly or vulnerable customers would like us to do



so, we are offering to take them to the Post Office to show them how to undertake these transactions. I am not able to comment on how busy this Post Office is, but I know that our local staff have been liaising closely with them.

In addition, business customers have access to our 'Barclays Collect' service which will collect deposits straight from their door. This service means they don't have to travel to a branch and make their cash deposits and gives them confidence that their money will be delivered and processed safely.

For customers (and non-customers) who would like to learn more about technology, our Digital Eagles have been running 'Tea and Teach' sessions at the branch. These informal and friendly events help people to understand how to not only do online and mobile banking, but also Skype their families and friends, email, order groceries on line, pay utility bills and access social media websites. The Digital Eagles also cover using correct forms of passwords and fraud prevention. We have made both the Town Council and the District Council aware of the dates of these events so that they can let interested parties know about them. You may already be aware that we regularly attend the Fairfield centre and will continue to do so once we have closed. We are happy to run further tea and teach sessions as long as there is demand.

With regard to the ATM, I do appreciate your concern regarding this. Although we can see from our records that usage of the ATM has fallen by over 35% in past years (2014 – 2018) with people using less cash and moving more towards contactless cards, we do recognise that the town would like us to leave behind this facility. As you have mentioned, we have let both the Town and District Councils know that if we can find a suitable building to re-site the ATM then we will consider this. At the time of writing, I am not aware that any business has come forward to offer to house the machine. If you are able to offer any suggestions, then in the first instance please do let me have the contact details of the business so that I can put them in contact with my colleagues who will undertake a feasibility review.

In conclusion, I am sorry that our decision to close our Aldeburgh branch remains and I understand this isn't the outcome you were hoping for. Over time, it is likely that there will be fewer traditional branches, but we are clear that the network will remain an important part of our service.

Your sincerely

A handwritten signature in black ink, appearing to read "P. Channell", written over a light blue horizontal line.

Christopher Channell

Deputy Community Banking Director, Norfolk & Suffolk.