

12 February 2019

Thank you for writing to us on 7th February 2019 to discuss Barclays decision to close Abertillery branch in your constituency.

Your letter raised a number of concerns about Abertillery closing. In particular, how customers including the vulnerable and elderly, those with disabilities and how local small businesses will undertake their banking once the branch closes on 10th May 2019.

Please be assured that we think long and hard before making any decision to close a branch, and take into account how customers use the branch today and the alternatives available locally to be able to transact if we were to close.

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. As such, over recent years, the volume of transactions undertaken at the branch has steadily reduced but equally the overall volume of transactions completed is relatively low, in addition, 74% of Abertillery customers already choose other ways to fulfil some or all of their banking needs. We also see that 28% of our personal, small business and corporate customers are already using alternative branches, including Blackwood and Ebbw Vale branches.

For those personal customers still using Abertillery branch, many of the transactions that take place in the branch can be done at the Post Office. Currently, Barclays personal customers can access everyday banking through the Post Office; this includes paying in a cheque and taking out cash.

At a local level, I will meet with representatives from Abertillery Council and the local Business representatives to hear their concerns and discuss the banking options available following the closure of Abertillery branch.

These include: -

- Our staff will continue to be happy to support our more vulnerable customers in undertaking their first transactions at the local Post Office and have accompanied a number of customers who have successfully done so.
- Our mobile, online and telephone services can also help with many tasks, for example, setting up direct debits, checking a balance, or changing contact details.
- We are happy to organise Digital Eagles sessions for those customers who want to understand more about on-line and mobile banking. These have been very successful events held elsewhere, many of whom are now not only able to do their banking with their laptop or mobile devices (including the ability to pay in a Barclays cheque simply by taking a photograph of it) but also learnt how to Skype their families and friends, email, order groceries on line and access social media websites.
- We also have Barclays Video Banking where customers can use their own computer, tablet or smartphone to have a secure face to face conversation with Barclays at a time and place convenient to them.

- The offer to all small businesses in Abertillery to attend a presentation to learn how to become more tech savvy in transacting digitally. This includes Pingit, online banking and the ability to accept debit and credit cards with the opportunity of providing a cash back facility.
- 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 and make their cash deposits and gives them confidence that their money will be delivered and processed safely.
- Our local Barclays business managers, premier managers and corporate directors will continue to support customers on a daily basis once the Abertillery branch closes – many of these meetings already take place at customer's premises and will continue to do so.

Barclays is constantly reviewing the way we work to ensure we can deliver a service that is shaped around the way customers are choosing to carry out their banking, with growing numbers using digital channels and customer footfall to our branches falling year on year. Closing a branch is never an easy decision, but I hope that our Post Office arrangement and digital channels will support customers who are not easily able to travel to our other branches in the area.

I hope that this letter helps to clarify our position; however, you are welcome to contact me if you have any further questions.

Regards,  
Matt Matthews

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