

Dear Mr Kirkwood,

I am writing to you about the proposed closure of my local Barclays, Woodside branch, at 341 Lower Addiscombe Road.

You wrote to Councillor Andrew Rendle in mid-August, informing him of the proposed closure. I have spoken to Councillor Rendle with my concerns about the Barclays closure and he passed on your letter as well as his reply of September 5<sup>th</sup>.

In your letter you ask several questions about the effect of the closure to which I would like to respond.

**What do you believe will be the biggest impact of the closure of Woodside branch on the local community?**

I am concerned at the impact the closure of Barclays will have on local businesses which have already been affected by the temporary closure of Blackhorse Lane Bridge. I have spoken to a number of local shopkeepers who use the Woodside branch: it is the independent shops which look to be most affected. They worry about having to travel to central Croydon or Beckenham branches carrying cash takings because of vulnerability issues. The Lower Addiscombe Road has already seen several business closures and for those remaining you will be increasing the barriers to trade which could be the last straw. I notice in the letter I received from Barclays informing me of the closure, if businesses retain their Barclays account but pay in cheques and cash at the Post Office, they will have to pay transaction fees, so this would seem to be in effect a penalty for not paying in at a branch of Barclays. Barclays should not be surprised if these business customers switch their accounts to a bank that does maintain a local presence.

Some Barclays customers who live in Addiscombe but are able to travel to the nearest alternative branches identified by Barclays, at George Street in East Croydon or Beckenham, because they prefer a cashier service, may decide to shop in Croydon or Beckenham, thus depriving local traders of local residents' business.

The closure of Barclays Woodside will mean another empty premise at the vulnerable end of the Addiscombe parade of shops, contributing to a possible further decline. It is difficult to envisage what other business use such an obvious bank building would attract.

**What do you believe will be the biggest impact of the closure of Woodside branch on customers of the branch?**

Whilst some individual customers may do some banking online and by telephone, the availability also of a counter service staffed by cashiers who know customers by name is highly valued. A wide range of queries can be dealt with far more quickly and efficiently: the alternative of calling Barclays and facing 5-10 minutes of navigating the automated directions, then going through security questions (customers cannot be seen or recognised so this is necessary) before your query is answered, can be frustrating and is in no way a substitute for face-to-face conversation.

**What alternative ways to bank do you believe need to be provided to help customers and the community adapt to this change?**

For those 145 customers who Barclays have identified as using the Woodside branch exclusively for their banking, I feel that if they had wanted to use other ways of banking they would have done so already. I suspect many are elderly people who have been loyal customers of their local branch of Barclays for years; they would not consider using technology for their banking as it is not familiar to them and/or they do not trust it. Their 'alternative ways to bank' will be to move to another local bank; NatWest has for the moment kept its presence on the Lower Addiscombe Road and there is also the Post Office.

On the home.barclays website, where the reasons for closing the Woodside branch are given, they are justified by using statistics. I am among the '81 per cent of regular customers' using other ways to do my banking as well as among the '60 per cent of customers' using neighbouring branches. I do appreciate the choices and flexibility which are available for different ways of banking in different locations and 24/7. However, I use the Woodside branch at least once a week; on the majority of occasions I need to join a queue and all three cashiers are available. Despite the wait, when I reach the cashier all banking requests are carried out quickly, efficiently and pleasantly, as well as securely. It is interesting that the statement in the list of reasons for closing the branch simply says 'our records show a low and falling level of transactions at the branch' – no statistics used to back up that statement.

Barclays Woodside branch is a vital community facility in a district business centre which has strong neighbourhood networks. Closing the Woodside branch will I believe damage the community in the ways identified above. ASPRA (Addiscombe and Shirley Park Residents' Association) has set up a petition to oppose the closure, which nine local shops have available for customers to sign because of the strong local feeling against the closure.

I suggest that:

Barclays should set up a meeting with ASPRA and other local residents' associations (such as Blackhorse RA, Chase and H.O.M.E.) with the aim, as stated in the Barclays letter, 'to speak with their customers and contact members of the local community to understand their concerns' about the bank's closure.

As yet no details of such a meeting have been announced yet time is running out to affect the decision. A booklet issued two weeks before a 'fait accompli' closure is no substitute for genuine consultation.

Barclays should consider if there is a way of keeping the branch open by sharing the building with another bank, as suggested by Councillor Rendle. He mentions Santander which, as you are probably aware, closes on 28<sup>th</sup> September, with the loss of its two ATMs. If Barclays closes, the number of ATMs available on the Lower Addiscombe Road will be reduced by 50%.

So far the local petition against the Woodside branch's closure is attracting several hundred signatures in its first week. If Barclays values at all its relations with the local community, it would do well to heed its voice. The bank's closure will have direct and indirect consequences for Addiscombe now and in the future. We must hope that the bank's 'consultation' is not just a paper exercise, a box to be ticked in the procedure list for a pre-determined outcome but that we have a genuine opportunity to affect Barclays' thinking.

Yours sincerely,

Jennifer Crook

ASPRA Road Representative

Barclays Customer (since 1973)

cc. Cllrs Andrew Rendle, Maddie Henson, Stephen Mann

Cllrs Hay-Justice, Patricia; Fitzsimons, Sean; Watson, Mark; Newman, Tony; Scott, Paul; Ali, Hamida

Mayor of Croydon, Cllr Toni Letts

Sarah Jones MP for Croydon Central

ASPRA Committee

Blackhorse Lane, Chase and HOME Residents Associations