

HORLEY TOWN COUNCIL

Joan Walsh

Town Clerk

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William Smethurst
Market Director Sussex & Surrey
Barclays UK
Sent by Email

20 July 2021

Dear Mr Smethurst

Barclays Bank Horley

Thank you for your recent communication in connection with notice being given by Barclays Bank of its intention to close its Horley branch at 105 Victoria Road on 22 October 2021.

Having considered the matter further, the Members of Horley Town Council welcome this opportunity to pass on their comments which is based on the following customer feedback questions you have raised:

- **What do you believe will be the biggest impact of the closure of the Horley branch on the local community?**
- **What do you believe will be the biggest impact of the closure of the Horley branch on customers of the branch?**
- **What alternative ways to bank do you believe need to be provided to help customers and the community adapt to this change?**

Following the recent departure of other High Street banks in Horley, it is understood from a bank's perspective that a branch facility is considered to be no longer tenable in the current economic climate. However, the minority of banks users they serve are more likely to be people for whom online banking is impossible and having to travel farther afield to another branch in Redhill to Crawley may prove difficult, especially for senior citizens or vulnerable individuals who may not have easy access to transport. It is felt that the main clearing banks do not seem akin to providing a branch service for their remaining technology-averse customers and the Post Office does not appear to provide the same level of service as any High Street bank.

We therefore suggest an innovative idea would be to form a shared hub to replace the former branches (one per bank group) with a single building and each bank having a single desk (rather like airline check-in desks). They could either share their back-office staff or use the facilities in their 'main' branches in nearby towns. This might eliminate the need for interview rooms, business sections etc that are currently provided and instead having just a basic facility for users who prefer to do their banking in person (generally just paying and withdrawing their money).

Along these lines suggested, we further believe that this might alleviate serious security concerns for many retailers and businesses in Horley who find themselves with no facility to frequently bank their cash takings to avoid the threat of theft if kept on the premises too long. Although the pandemic has resulted in much reduced use of cash, if we now see a return to more use of cash, the hospitality industry may also be impacted in that the proprietors of restaurants, pubs etc who used to be able to lodge their night takings into a branch Night Safe, would now have to travel to Redhill or Crawley to do so. Additionally, if money is being invested into Horley then those banking institutions now in retreat will no doubt miss losing out on personal and business customers in the longer term.

In conclusion, we feel that to a large degree traditional banking has clearly had its day for the foreseeable future but some provision should still be made for those customers who need a local, personal banking service. To achieve this, we would suggest that something like a weekly mobile banking service (similar to previous mobile libraries) should be given due consideration as an alternative solution. For Horley residents and visitors, we suggest this might provide a worthwhile community service that could perhaps be provided at the Reigate & Banstead Community Centre at Regent Hall, Albert Road, Horley which is centrally located in the town centre and is currently under review with other community centres across the borough to see how they may be better utilised for community benefit?

We would also add that when another High Street bank announced their closure plans some time ago, a meeting was called with the local MP and Borough Councillors following a proposal being put forward to have some sort of banking facility at the local library. So we would now question what ever happened to that initiative and why it sadly never materialised or was deferred for future consideration such as at this point in time?

We hope that you will take our comments on board and we look forward to receiving your response.

Yours sincerely



Joan Walsh
Town Clerk
Horley Town Council

