

Minutes of the Special Meeting held on Thursday 17th March 2016 at the Council Chambers in the War Memorial Institute with representatives of Barclays Bank

Present: Cllrs J Davies, P. Lambkin, J. Rowlands, P. Tonks, P. James, T. Van Rees, A. Jones
Kirsty Williams AM

James Evans representing C Davies MP

Bank Action Group : K. Perkins, G Green, B. Hill

Representatives of Barclays Bank: Mr H Nixon, Mr A Davies (Regional Manager)

Observers: There were five observers

In attendance; Mrs LE Ball (Clerk and RFO)

Apologies for Absence. Chris Davies MP, Cllrs Pace-Avery and S. Jones, S Hazell, R. Christie

Cllr James opened the meeting at 9:35am and welcomed all .He began by asking Mr Davies to outline his rationale for closing the Bank.

1. Observations on closure of the Bank and the Procedures involved.

Cllr James asked Mr Davies to outline his rationale for the Bank closure.

Mr Davies responded with the following points:

- Usage of the Branch by individuals was the main criteria for closure
- There was acknowledgement that the installation of the ATM machine and the reduction in Branch opening hours did have a direct impact on footfall within the Branch.
- He was supportive of the Town and recognised that an ATM machine was important to support the Tourism of the area.
- The Post Office was brought in as a means of providing an enhanced service.
- He defended the reduction in hours of the Bank by stating that transactional data was done over many years which highlighted the unsustainability of the Bank.(It was pointed out that the data he produced did not compare with the data sent to Head office from the Town and that there was no opportunity before closure to compare the data through an engagement process)
- It was felt to be a drain on resources (when this was challenged Mr Davies cited sustainability and demand of surrounding branches was the cause)

.When questioned as to whose decision it was to close the Bank he responded:

London would be involved at a strategic level because they have an overview of Branch presence.

At a local level it was his decision to close the Bank on the grounds of greatly reduced footfall and the sustainability of the operation.

Members felt the decision had been based purely on commercial grounds and the comment was made that the decision should not have been one of “corporate will” but one which considered the needs of the Community.

Mr Davies defended his position stating that he himself lived in a rural Community with no Bank and was aware of the problems that this caused but the decision took account of what alternatives were available to the few customers that used the Bank.

He went on to say that demand drove the reduction of hours in Builth Wells Branch but that demand had also enabled the Bank in Llandrindod to open on a Saturday morning and this was proving very popular.

Members put to him that the original meeting with the Town Council was a “fait a compli” and the decision to close had already been made before the Town Council were given a chance to engage in the process. This as a result of a leaked document outlining those Branches to close in July 2015 to which Barclays appeared to have acted in panic and haste.

Mr Davies explained the process of Bank closure and the time scale of a 3month period to closure after engagement with customers.

Many members present felt that there had been little or no engagement with customers prior to the closure with the impact statement (which was a bald stating of commercial facts and did not reflect the feelings of those within

the Community and bore no resemblance to the survey carried out by the Bank Action Group within the Town) arriving just two days before the closure date, leaving no time for analysis or feedback to Barclays.

Ms Perkins of the Bank Action Group stated that there had been no environmental analysis done on the impact of the closure and felt this should have been a priority at the beginning of the process.

Cllr Lambkin made the following points;

- Had Mr Davies considered installing skype in the branch to enable customers to have face to face contact with experts-had they considered a Saturday morning opening-Mr Davies hadn't
- Given that people had been directed to Builth Branch to open accounts could that explain why people had not been contacted about the Llanwrtyd closure .Mr Nixon felt that anyone with a Llanwrtyd Post code would have received a letter

Cllr James felt that the actual day of closure was handled very badly with no representative from Barclays Bank to give thanks to the Community for their support over the years or to show a long serving member of staff who was retiring as the Bank shut, any kind of appreciation. The actual stripping of the assets, within half an hour of actual closure appeared callous and uncaring and it left the Community feeling it had been treated with total dis-respect.

Cllr Van Rees endorsed this view wholeheartedly and felt that the closure was done with "indecent haste" when in fact the lease had not run out, leaving the Town reeling.

Mr Davies apologised unreservedly for the way it was handled and regretted the injury of feelings the Town felt.

He did point out, however, that there were procedures that need to be followed;

- The bank needed to be returned to the owner
- Leaving the Bank with all the equipment in was not possible or realistic for servicing the ATM machine.

On the issue of reconsidering, the Town Council felt once again that there had been no communication regarding the "reconsideration" and what it actually meant.

Mr Davies defended his position and stated that in fact reconsideration had happened and hence the retention of the ATM machine.

Kirsty Williams AM made the following observations:

It appeared that there had been total lack of Communication through the process and a series of missed opportunities on the part of Barclays to engage meaningfully with the Community it purported to serve.

The involvement of the Post Office was, in fact, instigated by local members and herself with the compliance of the serving Post Mistress and that there was no knowledge at Welsh Government level that the Branch was to close. The upgrading of the Post Office to Post Office Plus was as a result of much negotiation between the Post Mistress and Local Councillors and not Barclays.

Cllr Van Rees pressed both Mr Davies and Mr Nixon to outline what cooperation they had had with the Post Office. Mr Nixon stated that there had been communication with the Post Mistress and that there had been no contentious issues reported to Barclays.

It was pointed out that a cheque paid into the Post office takes 10 days to clear and that in this modern age this was unacceptable. Mr Nixon said he would investigate the issue and report back to the Town Council.

Cllr Davies asked Mr Davies to comment on the recent statement by Mr Staley, the new Chief Executive of Barclays Bank, which called for a renewing of trust within Communities and conduct issues to be addressed.

Mr Davies felt the conduct issue referred to other issues within the Banking Group that needed rectifying. He reiterated the procedures for Bank closures and with regard regaining trust he stated that the decision to close had been made and was not reversible but they could look forward to find out what customers want.

It was pointed out that if a meaningful dialogue and an appropriate environmental survey had initially been carried out the answer would have been to retain the Bank.

It was put to Mr Davies that a post closure survey revealed that it was having a detrimental effect on a number of people who felt their independence had been compromised because they were now relying on other people to take them to the nearest bank or to get money out of the ATM on their behalf, which in itself, caused major problems.

Mr Nixon stated that third party arrangements could be set up and where there was extreme need then contact could be made on an individual basis to resolve issues.

This was welcomed by members.

The issue of coverage of a Regional Manager was raised and why we had no Mid Wales representative .Was Mid Wales invisible to Barclays?

Mr Davies explained that he was in charge of 52 branches as far apart as North Wales, the Midlands and South Wales. He was very much aware of the area and events that happen in Llanwrtyd. He reiterated that the face of Banking was changing and the physical Branches in Builth and Llandrindod were more sustainable.

Kirsty Williams felt there needed to be a wider picture strategically. The protocol was not worth the paper it was written on and asked the question –What it will take to make the Banks recognise they are part of the sustainability of small Communities?

2. Clarification on siting, maintenance and sustainability of the ATM machine.

Cllr James asked for clarification on the siting of the ATM machine in the light of a recent planning application made by the owner to convert the building into a flat showed no sign of the ATM on the drawings.

Mr Davies informed the meeting that negotiations had taken place between the Real Estate Agents and the Owner of the building and that an agreement had been made to keep the ATM in the building but to move it further along. A planning application had been submitted to enable the movement of the ATM.

Mr Green of the Save the Bank Action group pointed out that the owner had been concerned about the lack of communication regarding the ATM machine and had only recently been approached with a view to keeping it within the building.

Once again Barclays have shown complete lack of communication with the Town in keeping us informed of developments and displayed lack of communication within its own organisation as /Mr Davies had no communication with the Real estate Agents who were dealing with negotiations.

Cllr Van Rees informed the meeting that no such application had, as yet, come before Council and would speak to planning to ensure that any such application would be dealt with swiftly.

Mr Davies pointed out that the contract for the ATM is a matter between the lease agent acting on behalf of Barclays and the owner of the property and that his responsibility to the Town was to provide an ATM.

He apologised on behalf of Barclays Bank if the town felt that time had been wasted.

Cllr Lambkin asked if Barclays had a breakdown of usage of the ATM across the year which monitored peaks and troughs of usage.

Mr Davies explained that the ATM was monitored centrally and cash usage would be assessed. He recognised the importance of the ATM for tourism and outlined procedures if the machine was non- operational. He would investigate the pattern of usage to see when it had not ben operational and let the Town Council know the outcome of his enquiries.

There were concerns about whether the ATM would be able to cope with demand during the year as the Events started to happen and that if was non-functional at any point this would cause severe problems to Tourism in the Town both in the short term and more worryingly in the longer term as visitors could see Llanwrtyd as a Town with inadequate tourist facilities.

It was noted by members of the meeting that since the Branch had closed there had already been several occasions of mal-function and reassurance was sought that the machine, when eventually moved, would be adequately maintained.

Mr Davies outlined procedures if the machine mal-functioned but felt it unnecessary to have a contact within Town to make contact with the Bank since the maintenance of the machine was managed by a private company. Kirsty Williams suggested the telephone number of the maintenance company could be posted near the machine in order to report any faults.

3. Proposals for aiding those in the Community who have become disadvantaged by the Closure.

Mr Davies and Mr Nixon had previously outlined proposals to help those extreme cases by offering individual support but came back to the issue of internet banking and the ease of accessing money through cash back at Supermarkets, the Post Office, mobile phones.

The issue of connectivity was raised by Kirsty Williams who pointed out our area was last in line for superfast broadband because there are fewer of us and that the mobile infrastructure project has been cancelled with only one mast built rendering our area with intermittent signal at best and often no signal at all. This meant that mobile telephony for the majority was unreliable.

Cllr Tonks was concerned about the security issues surrounding members of the public carrying large amounts of money to Banks some distance away then having to carry that money across Town to get to the Bank.

Cllr A. Jones left the meeting at 10.50am

The problem for small businesses accessing change was raised and Mr Davies recognised this as a big problem where Branches had closed. He outlined a system where it was possible to have a booth which would enable change giving and deposits and would take this back to think about but could not foresee such a booth in Llanwrtyd in the near future.

The question was asked about sending a teller for one day from Builth Wells to Llanwrtyd but he did not see this as a viable option.

Questions were raised regarding the sustainability of the Builth Branch in the long term but Mr Davies could give no guarantees as the Banking industry as whole and communities were rapidly changing and embracing more and more technology.

He did talk about the more modern ATM s which allowed deposits to be made.

Cllr James reiterated the points that the Town felt the issue of closure had been badly mishandled with lack of communication on a number of levels.

He was keen to ensure that the ATM remain in Llanwrtyd and that any movement of the machine would be done as quickly as possible and with minimum disruption. He urged Mr Davies to keep the Town Council "in the loop."

Mr Davies wanted it recorded that there was a commitment to retain an ATM in Llanwrtyd even though he felt that transactions for the machine were relatively low.

He also requested that copies of any further Communication, sent from the Town Council to Head Office, were copied to himself.

He also requested a list of events during the year and would endeavour to ensure that the ATM would be fully functional during these peak times in particular.

Kirsty Williams left the meeting at 11.10

Cllr Van Rees also left the meeting at 11.10

Cllr James drew the meeting to a close, thanking Mr Davies and Mr Nixon for attending.

He thanked Cllrs and visitors for all their efforts during the meeting.

The meeting closed at 11.15am.

Amendments:

1. Rob Christie; requested his name be included in the apologies
2. Pat Lambkin requested the following be included:
 - Had Mr Davies considered installing skype in the branch to enable customers to have face to face contact with experts-had they considered a Saturday morning opening-Mr Davies hadn't
 - Given that people had been directed to Builth Branch to open accounts could that explain why people had not been contacted about the Llanwrtyd closure .Mr Nixon felt that anyone with a Llanwrtyd Post code would have received a letter.