

# Business Banking Hub – Frequently Asked Questions

## What is the Business Banking Hub?

The Business Banking Hub is a new and secure way for business customers to deposit cash and cheques, and exchange notes for coins and vice versa, using a dedicated space with automated self-service machines. We're running the hub in collaboration with NatWest and Lloyds banks, so they'll look different to our branches.

## What services are available?

- Deposit coins, notes and cheques
- Barclays Business Cash Advantage wallet deposits
- Cash exchange – notes for coins and small notes (£5, £10)

## What are the deposit limits?

- Notes – up to 200 at a time, with multiple deposits in one transaction
- Coins – up to 1,000 per transaction (some locations allow more)
- Cheques – 24 or 49 cheques with credit slip per transaction, depending on location
- Barclays Business Cash Advantage wallets – up to £25,000 per transaction
- Cash exchange – up to £500 in notes and £250 in coins per exchange

## What are the benefits of using the hub?

Unlike a branch, which caters for all types of banking and financing needs, the hub is designed purely for deposits and coin exchange. Because it's so specific – and also has longer opening hours – it should make your experience smoother, quicker and more convenient.

- There's no additional charge for transactions you make at the hub – just the standard processing fees for deposits and exchanges like you'd get in a branch
- You can use your Barclays Business Cash Advantage wallet
- It's open seven days a week (except bank holidays) and has longer opening hours

## Can I still use a branch?

Yes, you can still use our branches as you normally would – the hub is an extra channel that sits alongside our other services.

## Can I use the hubs to pay into my Personal account as well as my Business account?

No – you can only make transactions on Business accounts linked to a hub card.

## How long will the trial last?

We're trialling the six hubs across England for six months, from April 2019. If the trial is successful, we may decide to extend it – we'll write to you if we do (or if we decide to withdraw it).

## What's the hub card?

Your hub card allows you to gain entry to the hub and use the self-service machines to make deposits and exchange cash. It looks like a bank card – but you can only use it in the hub and not for payments or in a cash machine. Your business bank account number is registered to your hub card and you can have up to nine hub cards for one account. You can use your hub card at any of the trial hub locations. You can't use a debit or credit card in the hubs.

### To order a replacement or additional hub card:

**For business banking** – please call us on **0330 156 0079** and select option 2. Lines are open Monday to Friday, 8.30am to 5.30pm.

**For corporate banking** – give your relationship team a call, who'll be able to help.

To report a hub card lost or stolen, please call us on **0330 343 3333**. Lines are open 8am to 8pm, seven days a week (except bank holidays).

## Can I withdraw cash at a hub?

No – the hubs are purely for deposits and cash exchange.

## Where are the Business Banking hubs?

We're trialling hubs at six locations across England where business banking demand is high – Birmingham, Bristol, Leicester, Liverpool, London and Manchester.

## Hub locations

City	Address
Birmingham	Unit 48, One Stop, Shopping Centre, Walsall Road, Perry Barr, Birmingham B42 1AB
Bristol	245 North Street, Bedminster, Bristol BS3 1JN
Leicester	Unit 4 Ground Floor, Town Centre Shopping Centre, Syston LE7 1GZ
Liverpool	Ground Floor, Unit 3 Glenn Buildings North, Moor Lane Shopping Precinct, Crosby L23 2SA
London	53 Mottingham Road, London SE9 4QZ
Manchester	Unit 8, Cheetham Hill Shopping Centre, Manchester M8 5EL

## Are the hubs managed by Barclays?

No – the hubs are managed by G4S and Vaultex, who manage three hubs each on behalf of the three banks (NatWest, Lloyds and us).

## What are the hubs' opening hours?

The hubs are open seven days a week (except bank holidays), from 8am to 8pm.

## How long does it take for hub transactions to be processed?

Processing times are below and you can check the hub's terms for more information.

- Cash deposits are processed using the faster payments service – allow 30 minutes for it to show on your account
- Business Cash Advantage wallet deposits are normally the same day, subject to passing tamper checks and in-line with your current product terms – we'll adjust any discrepancies within eight days of the deposit
- Cheques deposited after the hubs' cut-off time of 1pm will be processed on the next Barclays branch business day

## Is the hub secure?

Yes – it provides the same level of security as in a branch, as well as CCTV and secured entry. There'll also be a concierge available during opening hours to help and protect our customers.

## How do I withdraw from the trial?

If you no longer want to take part in the trial, please contact your Relationship Manager, who'll be able to help.

## Can I get the stationery I need in the hub?

No – bank giro credit slips and Business Cash Advantage envelopes aren't provided at the hubs. You'll need to take it with you – you can get these from a branch to use in the hub.

## How do I raise a query, provide feedback, or make a complaint?

**Business banking** – please call us on 0330 156 0079 and select option 2. Lines are open Monday to Friday, 8.30am to 5.30pm.

**Corporate banking** – give your relationship team a call, who'll be able to help.

## Important information

To maintain a quality service, we may monitor or record phone calls.

[www.barclays.co.uk/important-information/call-charges/](http://www.barclays.co.uk/important-information/call-charges/)