



BIPC Newsletter -

Number 93

Spring 2022

MEMBER NEWS AND MEMORIES

THE EDITOR THANKS EVERYONE WHO HAS CONTRIBUTED TO THIS NEWSLETTER AND WILL BE DELIGHTED TO RECEIVE NEWS & MEMORIES FROM MEMBERS, AT ANY TIME BUT THE SOONER THE BETTER, FOR NEWSLETTER NO. 94 either by e-mail to bennetttn6@btinternet.com (make sure though you have 3 consecutive "t"s in this address !) or by post to **John Bennett, Gable View, Wellesley Close, Crowborough, East Sussex, TN6 1QP.**

Friends and former colleagues of **JOY COOPER** were so sorry to learn that she had died. Joy was a Managers Secretary at both Circus Place and 33 Old Broad Street branches and after retirement became an active member of BIPC serving on the Committee for many years as Committee Secretary. Joy was also an active member of London Southern Pensioners Club and always willing to help and care for others. Joy will be greatly missed.

News of the "DCO Folk" lunch reported in Newsletter No.92 brought back old memories for **TONY CURMI**, who joined Barclays Bank (Dominion, Colonial & Overseas) in Malta in 1950. At that time there were only two branches in Malta, one in the capital Valetta in premises occupied until 1925 by the Anglo-Egyptian Bank, which then became a constituent part of DC&O. The other branch in Malta was Sliema. The branch was demolished by German bombs in 1942 and had to be completely rebuilt. During his career Tony wore a number of different hats within the Barclays Group, working through all the name changes from 1950 until the International stage in 1971, with Mid-Med Bank Malta, in which Barclays held a 40% shareholding. Tony also worked in Italy under the umbrella of Barclays Group Italia. He was a true "blue" Barclays, DC&O, DCO and BBI man.

The auction by sealed bids for **DICK FRANCIS'** gold DCO cufflinks (outlined in the last Newsletter) has now been completed and we are delighted to report that the anonymous winning bid was £100, which has now been donated to Dick's chosen charity "Tools for Self-Reliance". Thank you to those who took part but were unsuccessful.

DCO/BBI WIVES TALES

In 1964 **MARGARET POWELL** flew out from London to Ghana to marry **BRIAN**.

"I was married in Accra at the Ridge Church, now in ruins, and while I don't remember the detail of my actual wedding day at all, I do recall the many kind Bank wives who helped put the day together. In particular, **PRISCILLA WATHEN** who arranged a magnificent cake. **JULIAN WATHEN**

gave me away, letting me use his car and driver to travel to and from the Church. They both looked after me the night before the wedding, when we had a fish and chip supper! The week before the wedding I stayed with **JANET** and **BRYAN LAZELL**, both now sadly deceased, in the Ridge flats. **PETER ROCK** was our best man. Another bank wife tore up her white waist slip to provide ribbons for the wedding car, but I cannot recall her name and never did repay her! **COLLETTE** and **FRED SEARLE** lent their six year old daughter **INGRID** as a bridesmaid, whilst a British High Commission family drove over the border into Togo and brought back champagne, which was unobtainable in Ghana. My family couldn't attend my wedding and my father gave the marriage only two years on the grounds that I didn't know the bridegroom, having only met Brian three months before. We are now into our 58th year of a happy marriage with two children. Our son is an American citizen and lives in California, and our daughter has spent ten years in the diplomatic service in Bangkok, Beijing and now Phnom Penh so we are provided with wonderful holiday destinations. Brian and I went on from Ghana to live in Kenya, Jamaica, Bermuda and finished up in Sydney, Australia. A wonderful life. One wife who at times saved my sanity in those 1960s Ghana days by taking me once a week to play tennis at the Tesano Club was **HELEN WINSLET**. We still meet in London when we can."

CAROL AND KEN NICKLIN were married in April 1967 and immediately after their honeymoon flew to Tripoli, Libya for an interesting introduction to DCO married life. Carol writes:

"This was prior to Gaddafi, King Idris was still on the throne and Tripoli was a fascinating place to live. We had a flat, 93 steps up, no lift, on the top floor of a large building close to the King's palace. We had neither a phone nor radio so when Ken left for work on the morning of 5 June 1967 neither of us had any idea of what would unfurl that day.

By mid-morning I could hear neighbours' radios blaring out martial music and I could see two men having an extremely heated argument in the flat opposite. I soon became aware of another noise which sounded rather more menacing. I went to the sitting room window where I had a commanding view down the broad Avenida which led from the town to the Palace. It was filled with a very angry mob heading towards our building chanting "Nassir, Nassir".

I made my way onto the roof of the building to get a better view and came across two Americans from the US Embassy. One said "Jeepers, looks like they are heading for our Embassy". I asked what on earth was going on. *"You haven't heard that war has broken out in the Middle East? There is rioting and looting taking place in downtown Tripoli and they are burning cars. Our embassy flew out many of our nationals last night to Cyprus for safety"*.

To my horror I looked towards the part of town where Ken was working and saw a lot of smoke, presumably from burning cars. I quickly returned to the flat and locked the door telling myself I must stay calm, but I was worried sick at the thought of Ken being in the thick of it. I told myself I had to believe he would be fine. The worst part was having no information to go on, it had to be serious for the Americans to be evacuating families.

Ken was usually home by 2.30 as the working hours were 7am to 2pm on account of the extreme summer heat, often in excess of 100 degrees. But Ken didn't come home until after nightfall. I have never been so relieved to see anyone! Ken had decided to abandon his car and walk. He was covered in soot. His shirt was torn as a result of an altercation with a youth who tried to relieve him of his watch, but otherwise he was fine and, with a grin, he added it had all been a bit of an adventure really. Ken had been concerned about me being on my own in a strange country, but couldn't understand why I had worried about him! The war only lasted six days and

order was quickly restored after a 12 hour curfew was introduced. The rest of the stay in Libya was most enjoyable”.

What introduction to life as a DCO wife!

SATISH PANCHAMIA’S connection with Barclays dates back to his childhood in Kenya in the 1950s. His father, **JAYANTILAL PANCHAMIA**, fondly known as “Bobby”, would fetch him from the nursery each afternoon and take him to his desk at Barclays DCO, Nkrumah Road, Mombasa branch. Satish would sit quietly observing his father go about his work and was sometimes taken to the strongroom where his father’s colleagues would often tease him to try to lift a full bag of coin. This informal “take your kids to work” arrangement inspired Satish to study finance and resulted in his joining BBI, 29 Gracechurch Street, London branch in 1974. Fifteen years later, both father and son ended up working at the Royal Mint building. This time though, Satish was the one introducing his father to his colleagues, an extension of the informal “family care” parent child policy allowed in Kenya in the 1950s, although this time the other way round.

Readers of the old Quarterly Magazine will recall both **BRIAN JONES’** crossword contributions between 1973 and 1984 and the humour of “Postillion” 1977 to 1989. Brian’s widow **VALERIE** recently mentioned the poems Brian wrote in retirement, many especially for his grandchildren. One poem, “*Misrule Britannia*”, written in 2009 was directed at a wider audience, and Valerie has kindly given us permission to publish it in the BIPC Newsletter.

“The day was drear, the clouds were low
The wind and rain drove down,
When I went walking recently
In grey old London town.
‘Twas as I walked through Westminster
The strangest things I saw,
As I was passing Parliament,
That I’d not seen before.
When by the bronze of Cromwell,
His statue head stiff-bowed,
I swear I heard within the gale
His voice groan out aloud.
Next, when I passed the likeness
Of Churchill, wet with rain,
His face seemed turned towards the House
Expressing his disdain.
“*This must be my imagining*” I told myself,
And then, to see the time I looked upon
The pale clock of Big Ben.

The hour was then four-forty
Which made a saddened face
That seemed to droop in anguish
As if it felt disgrace.
Maybe it was the angle
That gave the twisted view,
But ‘neath the Roman numerals
Depicting ten and two
I saw the raindrops coalesce
To fall like shed wet tears
As if the clock felt sorrow
And for governance great fears.
With one last glance at Parliament
I left that cursed location
Which seemed to cry to history
In pent-up indignation,
Thus did I sense recent events
Had taken dreadful toll
Of our once great democracy
And sapped away its soul.”

EDITORS NOTE – *Are things any better 13 years on?*

STEVE BRISTOW’S son Laurie, who was UK Ambassador to Afghanistan until November last year and prior to that had been Ambassador to the Russian Federation for four years, has been

elected President of Hughes Hall, Cambridge. Laurie studied at both undergraduate and graduate level at Trinity College, Cambridge in the 1980s and Hughes Hall are delighted to welcome a distinguished diplomat and Cambridge alumnus to lead the College.

DON and PAULINE LONSDALE celebrated their 60th Wedding Anniversary on 30 December 2021 with a family lunch at Remedy Oak Golf Club.

JOHN COPPARD joined the old Chief Foreign Branch at 168 Fenchurch Street in 1959, serving his apprenticeship galloping up and down the stairs with baskets of town clearing cheques to process and then take down to the Clearing House in Lombard Street before the deadline. Moving to Securities Dept., as the junior, John became “chief stoker” of the open fires located behind the typists who were always cold, which meant he was constantly distracted from his duties! However, winter overtime duties were pleasurable with crumpets from the local ABC toasted over the coals on the end of those old paper spikes which could be put to so many uses. Unfortunately, on one occasion, future promotion was compromised when John assumed the lady entering the Department was the evening cleaner. John said “*You start at your end as I’m nearly finished here*”. Unfortunately, the lady was not a cleaner but the wife of his Manager, **FRED THORPE**, who was attending an evening function. Moving to the Job Evaluation Team prior to the DCO/Foreign Branches merger John enjoyed working with characters like **JOHN BURLEND, RON WACKRILL, DAVE RADCLIFFE, TERRY FINNAGIN** and **CHAS WHEELER**, but sadly his coal fire stoking skills were not required in this later role.

MISSING AIRCRAFT - In 1994 the Bank decided to value all Bank properties worldwide and it was agreed that Knight Frank, Zimbabwe would value the properties in Zambia. Their senior partner, Jim, was to carry out the work in conjunction with the Bank Premises team and it was necessary to charter an aircraft to visit all the Bank properties in Zambia. Three of the Zambian staff were to take the opportunity to visit the outlying branches, the first of which was Zambezi on the north western extremity of the river of that name.

On the day in question **MIKE McNIE** received a telephone call to say the plane had not arrived in Zambezi. Mike contacted the charter company and, fearing the worst, private aircraft from across Zambia were scrambled to search for the missing aircraft. After three very stressful days Mike received both good and bad news. The plane had flown over the border into neighbouring Angola, where a civil war was waging at the time, and running out of fuel the pilot had landed on a rebel runway under the control of Jonus Zavimbe, the rebel leader. The good news was that everyone on board was alive, the bad news that they had been met by rebels with AK 47’s and taken into the forest where they were being held under armed guard as potential enemies. This news was received from a Red Cross nurse on her return from a medical emergency, Jim having managed to get a message to her regarding their capture. The group survived on river water, mealie pap and beans and perhaps because Jim was ex-SAS, the situation on the ground was well handled.

With the help of the Zambian Minister of Foreign Affairs, who knew Zavimbe personally, and the British High Commission, four days later the plane was refueled and returned with the valuation team and bank staff to Mongu, Zambia, where Mike met them. Mike’s relief on seeing them all alive and relatively well was enormous, but as they had not bathed for a week whilst captives in the forest, the atmosphere in the plane flying them all back to Lusaka was, to say the least, somewhat high! After seven days seeking a solution to this very serious and worrying problem,

knowing all concerned were now free and safe Mike recalls that for the first time in a week he slept soundly the night they all returned safely to Lusaka. *"All in a Day's Work"*!

PETER GRAY cannot claim the magic figure of having worked for Barclays in 30 or more countries, but to his surprise he managed to reach 28, a record he shares with **EDRED BOWMAN**. Not bad though considering he had expected to spend his whole career in Barclays House, Poole. Peter mentions the end is nigh for Barclays House, which is already a shadow of its former glory with the Barclays Eagle long since gone and much of the interior closed down. Peter has wonderful memories of arriving in July 1975, with the builders still in occupation, and running up the first computer installation to parallel run with Token House, London. The temporary formal office was in Market Street, Poole old town and the first BBI football team was named *"The Angels"*, after the pub next door. Peter recalls the contractors allowing staff to go out on the top roof of the building to admire the views – health and safety be damned!

EDITOR'S NOTE – With the Barclays House, Poole building now exiting the Bank's property stable we would be delighted to receive more memories from members who worked there, the working environment, the social activities, the sport and of course the departmental successes. Over to you members.

Very many thanks again to everyone who has kindly taken the trouble to send us these fascinating contributions to Newsletter No.93.

CLUB NEWS New Year 2022

Welcome to the latest edition of Club News.

MEMBERSHIP

At 31 March 2022, the Club had 1,351 members - 1,181 Full, 169 Associate and 1 Affiliate.

We are delighted to welcome the following who have joined the Club since the last Newsletter No.92 (New Year 2022):

NEW MEMBERS:

Mr	Christopher	PEATE	Leeds, Yorkshire
Ms	Carole	HUGHES	Wimborne, Dorset

NEW ASSOCIATE AND/OR AFFILIATE MEMBERS: None this period

IN MEMORIAM:

Mr	Allan	ANDERSON	Metro Manila, Philippines
Mr	Colin	BASFORD	Ticehurst, East Sussex
Mr	Joe	BELL	Epsom, Surrey
Mr	Alan	BOLTON	Broadstone, Dorset
Mrs	Mavis	CREES	Sidcup, Kent
Mr	Jeremy	DAVIS	Winchester, Hants
Mr	Alan	LEIGH	Ilford, Essex
Mr	Orlando	MOURA	Basildon, Essex
Mr	David	NEWTON	Broadstone, Dorset
Mr	John	PHELPS	Exeter, Devon
Mr	Bill	RANKINE	West Lothian, Scotland

Mr	Leslie	ROBINSON	Banbury, Oxon
Mrs	June	WATERFIELD	Hockley, Essex
Mrs	Leslie	WHARRIE	Toronto, Canada

NON-MEMBERS:

Mr	Zaid	BAKSH	Port of Spain, Trinidad
Mr	Roy	BATCHELOR	Broadstone, Dorset
Mr	Esmail	FAKHRUDIN	Moshi, Tanzania
Mr	Christodoulos	MALAS	Nicosia, Cyprus
Mr	John A	PALOMINO	Florida, USA
Mr	Christopher	ROWLANDSON	Cayman Islands
Mr	Winston M	WOO	Ontario, Canada

We extend our sincere condolences to all the families in their bereavement.

Members are often the first port of call for families wishing to let us know when a member has sadly died. Willis Towers Watson has a very useful guide accessible under the "Reporting a Death" tab on their website homepage explaining the documentation that WTW shall require which can sometimes go beyond just providing a copy of the death certificate especially if a surviving spouse pension becomes payable <https://epa.towerswatson.com/accounts/barclays/> .

NEW for NL93: Deaths can now also be reported online via WTW's website.

The UK government's "Tell Us Once" service, usually offered when registering a death or you can register online afterwards, automatically handles most, if not all, state and local government-related matters e.g. State pensions, benefits, Council Tax, etc. In particular, it ensures that any bereavement benefit and/or allowance is automatically paid and other allowances and benefits you might not ordinarily be aware of and so miss out on. More information about the service can be found at <https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once>

SOCIAL

SOCIAL CALENDAR 2022

The full 2022 Social Events Calendar is available in the "Documents" section on the Club's website at <http://www.pen-club.co.uk/>

Subject to any Covid restrictions, we are pleased to confirm that **the Club hopes to hold ALL the Club's regular events in 2022** with the exception of the Windsor Park picnic which, as previously reported, is no longer practical to be held due to organisational changes at the venue.

Unfortunately, events cannot be guaranteed nor how they might still be impacted by any possible changes re social distancing and bar service etc. It is, of course, also recognised that some Club members may not yet feel comfortable being in large gatherings, regardless of vaccination status and the situation at the time of events.

The invitation to the Club's Autumn London lunch and AGM will be included with the Club's Autumn Newsletter (No.94) and also available on the Club's website in due course.

When responding, please remember to advise the organiser of any specific dietary requirements.

We look forward to hopefully seeing everyone again at the events but please do check the Club website's Social Events Calendar for updates in case details change.

A huge thanks goes to all the organisers of the 2022 events.

ADMINISTRATION

Annual General Meeting 2021 – Minutes

Although the 2021 AGM Minutes will be tabled for adoption by members attending the 2022 AGM in the usual way, the Committee agreed that, for information only, the draft Minutes should also be available to all members via the Club's website at <http://www.pen-club.co.uk/>. The 2021 AGM Minutes can be found in the "Documents" section.

Committee Membership

Control of the Club is vested in a Committee consisting of no more than 15 members of which three vacancies arose at the conclusion of the 2021 AGM. We are pleased to confirm that Keith White and Roger Wright have agreed to join the Committee. The following are therefore the current members of the BIPC Committee until the 2022 AGM:

Club Chairman	Simon Culliford	020 8788 0814
Club & Hon. Secretary	Steve Merry	020 8302 2393
Hon. Auditor	Andy Fair	01483 576945
Hon. Treasurer	Lesley Mittins	01277 225780
Membership Secretary	Paul Dennis	01883 712161
Committee Secretary	Maria Heaney	01494 875410
Social Secretary	Barry Streets	01778 570928
Benevolent Fund	Richard Webb	01892 722570
MSN Coordinator	Hilary Turner	020 83939215
MSN Regional Rep	Adrian Field	01202 892508
Welfare Rep	Margot Sutton	01628 629265
Committee Member	Keith White	07783 859131
Committee Member	Roger Wright	07870 357022
Website Manager (<i>ex-officio</i>)	Steve Kitson	steve.kitson@btinternet.com

Club Membership recruitment

We always welcome the opportunity to attract new Members to join the Club. In many instances, new members join after being introduced by existing members. Although it is for the Club to determine membership eligibility, the Bank's minimum criteria for membership of the Club is:

- anyone who retired from the Barclays Group with an immediate pension from the UKRF (including those who choose to "transfer out" their pension upon retiring from the Bank);
- or, anyone who left the Barclays Group with a deferred pension that is now in payment, who is aged 50 or over and completed a minimum of 15 years employment with Barclays;
- or, the surviving spouse of the former eligible member as deemed in points a) and b) above and are themselves in receipt of a spouses or dependent's pension from the UKRF.

The Membership Secretary would welcome all enquiries from new members satisfying the criteria at memsecbipc@gmail.com

"Affiliate" membership category

The Committee recognised that prospective new members might satisfy many but not all of the Bank-prescribed criteria for joining the Club. As confirmed in Newsletter No.91, the Committee therefore agreed, and the 2021 AGM ratified, a new "Affiliate" category of membership whose members would be able to access the Club's Newsletters via the Club's website although attendance at social events would need to be paid for at the non-subsidised cost as we would not be able to

claim any part of the Annual Grant from the Bank for this category of membership. Affiliate members would also be welcome to attend, but be unable to vote at, the Club's AGMs. Again, the Membership Secretary would welcome all enquiries from new members wishing to be considered for "Affiliate" membership at memsecbipc@gmail.com

Audited "Club" and "Benevolent Fund" 2021 Accounts

Copies of the respective audited accounts remain available under "Documents" on the Club's website at <http://www.pen-club.co.uk/>.

Barclays International Benevolent Fund

The Club's Benevolent Fund was set up in 1968 to assist *"all pensioners, widows and widowers of pensioners of Barclays Bank International Limited or its predecessors, and to Bank officials and spouses who were at any time in the service of Barclays Bank International or its predecessors."* (Taken from the Fund's recently updated rules)

Importantly, the Fund does not ask for documentation to prove need, relying instead on the knowledge and recommendation of Club members. If you are therefore aware of any pensioner who would benefit from a grant (in the range of £250-500) from the Fund, please contact Richard Webb, (richardwebb948@gmail.com, 01892 722570) or any member of the Committee.

NEW: Pensions - Guaranteed Minimum Pension (GMP) equalisation

A complex issue too detailed to explain here but, in summary, following a successful case brought against Lloyds Banking Group back-dated adjustments might be due to some members' pensions although, be aware, from what we've seen of early WTW notifications adjustments can be just pennies!

No action is required by members as over the coming months WTW will automatically calculate the adjustments and provide all affected members with a detailed explanation, personalised underlying calculations for any uplift in their pension going forward and, possibly, also for a one-off lump sum to reflect the backdated corresponding uplift in pension they should have received to date. More information can be found on WTW's website homepage under "GMP equalisation"

<https://epa.towerswatson.com/accounts/barclays/public/barclays-bank-gmp-equalisation-process/> .

Pensions - Barclays Bank Widows Fund

As highlighted in previous Newsletters, widows may be entitled to an additional benefit if their husband worked for Barclays prior to 1973 and made contributions to the Barclays Bank Widows Fund. This annuity is payable to a widow if she was married to the deceased when that Fund was wound up in December 1972.

Although verification of the following advice is still awaited from BBUKRF to ensure it is still up to date, currently, to obtain this information, you should contact them along the following lines ensuring you include your home address:

"Can you please advise what widow's pension benefits, including any annuity from the Barclays Bank Widows Fund to which she may be entitled, would my wife (name) currently receive in the event of my death.

We were married on....., my date of birth is.....and my National Insurance No..... ”.

BBUKRF - 01737 227567 / barclaysteam@willistowerswatson.com

Bank Workers Charity - Could you be entitled to any state benefits?

As previously highlighted, Just Group revealed that half of pensioner homeowners are missing out on almost £1,000 a year by not claiming benefits they're entitled to. At a time when energy prices continue their upwards spiral it is never too late to find out whether you could be missing out.

NEW: in a recent article in the Daily Express, Just Group highlighted the following as just some of the benefits available:

- **Means-tested benefits:-**
 - Pension Credit - currently tops-up incomes to £182.60 a week for singles, £278.70 for couples
 - Council tax reduction - each Council runs its own scheme
 - Household Support Fund - introduced during the Covid pandemic this £1billion fund provides hard-pressed households with support for essentials; a third of the pot is dedicated to pensioners
- **Benefits NOT means-tested:-**
 - Attendance Allowance - currently up to £92.40 a week depending on disability/care required
 - PIP (replaced Disability Living Allowance) helps with extra living costs for those with long term physical or mental health conditions or disabilities
 - Carers Allowance - £69.70 a week if you care for someone at least 35 hours a week if they receive certain benefits

If you're unsure of your eligibility for claiming benefits advisors at the Bank Workers Charity can help you:

- identify benefits and schemes that you may be eligible for;
- establish whether a previous claim (or claims) was incorrectly rejected and help you to appeal;
- support you in completing application forms; and/or
- even liaise with other organisations on your behalf.

As is so often highlighted in the Press, becoming eligible for Pension Credit automatically also qualifies you for a free TV licence. Eligibility for one State benefit sometimes also automatically makes you eligible for other benefits e.g. Council Tax reduction.

As mentioned in Newsletter 89, "**Susan's Story**" reported in **Connection magazine** confirmed how the BWC had been able to significantly increase her income. Her story can be found on page 8 of "Issue 76, Summer 2020" edition still available in the Members' section of the Willis Towers Watson ePA website.

To find out how the BWC might be able to help you, please call their confidential helpline for free on 0800 0234 834, from 9am to 5pm, Monday to Friday (except Bank Holidays). Or visit http://bit.ly/BWC_BPsupport

NEW: Bank Workers Charity - How to manage energy costs guide

The BWC has recently produced a guide on how to manage your use of energy which can be found at: https://www.bwcharity.org.uk/how-to-manage-increasing-energy-costs?utm_medium=email&_hsmi=58960621&_hsenc=p2ANqtz-9Rk4xRja80xZDWCEVGD8ny5JuMPU0rBVW4NcQTGE2pcpVQSsZVZCuoQ_kEL61vCgwFCHKR3eUP1D1p1zmzIcxn6zigEg&utm_content=58960250&utm_source=hs_email

Bank Workers Charity - "Wellbeing Action Calendar" etc

As previously highlighted, the BWC has also created a number of other guides covering a wide selection of subjects covering Mind, Body, Relationships, Money etc including:

- a "Wellbeing Action Calendar" providing 31 daily actions as an aid to help you look after and improve your mental health and wellbeing can be found at https://mcusercontent.com/00f03be57cbc84a7b82b36bf0/files/e6ef75f7-69be-4d34-8c61-b5933bbfb761/BWC_s_Wellbeing_action_calendar_2021.pdf?utm_source=Email&utm_medium=Bank_pens_exl&utm_campaign=MHAW_2021
- some top tips for managing loneliness and staying connected with others including using technologies such as Zoom, WhatsApp, Microsoft Teams and Meetup, the latter of which is apparently the world's largest network of local groups
https://www.bwcharity.org.uk/how-to-manage-loneliness-and-feelings-of-isolation?utm_source=Email&utm_medium=Subscription+service&utm_campaign=September21&utm_source=The+Bank+Workers+Charity&utm_campaign=92257a137f-EMAIL_CAMPAIGN_2019_02_18_09_50_COPY_01&utm_medium=email&utm_term=0_a9702847eb-92257a137f-396291909

NEW: MoneySavingExpert's "Cost of Living Crisis Survival Guide" provides 90 ways to save. Did you know?

- there is a "social tariff" for broadband users like there is for energy (No.5);
- or, that for those who do not live in Council Tax bands A-D properties and will therefore miss out on the new automatic £120 reduction for energy there is a less well publicised discretionary fund available for those on low incomes not living in Bands A-D properties (No.11).

You can find out more at https://www.moneysavingexpert.com/family/cost-of-living-survival-kit/?utm_source=MSE_Newsletter&utm_medium=email&utm_term=06-Apr-22-c54958726974f72803a-624d34c40b4e978c6eebaff26c37f15c&source=CRM-MSETIP-c54958726974f72803a&utm_campaign=nt-hiya&utm_content=2

Old £20 and £50 bank notes

With the date looming ever closer remember that the above paper-based notes will no longer be valid tender after 30 September 2022 having been gradually replaced with the new polymer-based notes. Old notes will though still be able to be exchanged after that date at a Bank.

Scam avoidance:

With recent Office for National Statistics reports showing that fraud now accounts for 40% of all crimes recorded it remains reassuring to remember that although scams are getting more and more sophisticated, no-one has yet invented a method where a single click can gain access to someone's bank account without their knowledge.

Scammers often exploit fear and confusion, for example, by setting up fake websites to steal card details, or posing as delivery companies to target online shoppers.

As highlighted in NL90, banks are not immune and Barclays' own advice to its customers can be found at <https://www.barclays.co.uk/digisafe/>.

- Bank impersonation scams

Scammers are becoming increasingly sophisticated though including spoofing legitimate phone numbers. Bank impersonation scams doubled in the first half of 2021 - 33,115 recorded cases totalling a loss of £129.4m, according to figures from UK Finance. These types of scams can be incredibly difficult to detect.

In a recent scam, after receiving a text from what appeared to be the Barclays Fraud Team a customer from Hertfordshire was led to believe that her bank account had been compromised. She then received a call from a number that matched the Barclays phone number on her debit card and was persuaded to transfer all her funds into a 'secure account'.

In another case, a customer received a text, again, purportedly from the Barclays Fraud Team confirming that their account had been compromised and to expect a phone call. When the call came the scammer was even able to confirm details from the customer's account such as payees, payments etc thereby persuading the customer to transfer their money to a 'secure account'.

The best advice still seems to be, if in doubt, find the relevant phone number for your bank yourself and ring them direct to confirm the legitimacy of the problem.

- **Family impersonation scams**

Scammers also use WhatsApp to pose as family members in order to manipulate victims into transferring money. Here's how it works:

https://conversation.which.co.uk/scams/whatsapp-impersonation-family-friends-new-number/?utm_content=small-email-component&utm_medium=Email&utm_source=ExactTarget&utm_campaign=4114956-C_WS_EM_031221&mi_u=213335206&mi_ecmp=C_WS_EM_031221

- **Neighbourhood Watch groups**

If you have one in your area, these remain an excellent source for finding out about current scams in your own local area and also allow your local Police Service to quickly circulate details of the latest reported national and local scams.

Willis Towers Watson ePA website - changed password reset process

In May 2020, following UKRF members' feedback, WTW changed the ePA website's password reset functionality to one now known as the "Account Recovery service".

In order to protect your account, you will be asked to verify your identity using details from your **passport** or **driving licence** to enable that stage of the password reset process to be carried out quickly and securely online. The details provided will be used for identification only then securely deleted. Neither the Trustee nor WTW will retain this information or use it in any way other than to reset the password. The information may be disclosed to a registered credit agency to confirm your identity but will not affect your credit rating as it will only leave a soft 'footprint'. Any member uncomfortable using the new process can still reset their password by contacting the Barclays Team at WTW. Unfortunately, the Barclays requirement to reset passwords every three months remains in place.

BIPC website email address

Please remember to add the website's info@walkthetalksolutions.co.uk email address as a "trusted" site in your email address book to avoid website emails going to your spam folder and possibly being automatically deleted before you have had chance to read them.

Barclays Safe Custody service - Wills and House Title Deeds

We hope the following guidance will be useful relating to locating estate Wills and/or House Title Deeds placed with Barclays in the past for safe custody.

For Wills, members should please **no longer** contact Barclays Willsafe, Stratford Upon Avon but instead contact Zedra, Booths Hall, Booths Park 3, Chelford Road, Knutsford, Cheshire WA16 9GS,

telephone 01565 748799 who continue to hold existing Wills without charge. Guidance on the Club's website under "Members Support" will be updated as soon as possible.

Updated: For House Title Deeds, I have become aware from a Club member that the previous contact number included for BarclaySafe Access Line has changed to 03457 345345. You can though still arrange for your documents to be sent directly to you by Special Delivery or for you to collect from a branch with a counter service during normal opening hours.

Change of Postal address

Please remember to advise us of any change of address. For data protection reasons, neither the Bank nor Willis Towers Watson are able to pass this information on to Pensioners Clubs.

Change of email address

The Covid-19 pandemic highlighted the importance of being able to keep in touch with each other in a timely way without having to rely on posting letters particularly those who were shielding or isolating and especially those members living abroad. Although the Club issues three Newsletters a year to members, in need, we can send email broadcasts more frequently and quickly.

Members generally change their email address less often than their home address, if at all. It is therefore very important members keep us informed when changes do occur. If you do change your email address at any time, please remember to send an email as soon as possible to Paul Dennis, the Club's Membership Secretary at memsecbipc@gmail.com confirming your new email address. Website broadcast emails will continue to be sent to your old email address unless updated via Paul.

Her Majesty the Queen's 96th Birthday and Platinum Jubilee

As I sit down the day after Her Majesty's 96th birthday putting the final touches to this Newsletter I note in the newspapers that 14 different Prime Ministers have served during her reign - can you name them all?

Newsletter

Our special thanks as always go to John Bennett for all his hard work producing the "Member News and Memories" section and also to all those members who contribute their stories ensuring the Newsletter continues to reflect the broad global "reach" that was DCO/BBI. Whether from home or abroad please do keep your stories, memories and experiences flowing in to John.

... and to end on a hopefully helpful note do you, like myself, live in a hard water area and struggle to descale the shower head?

Well, the latest tip from the Consumers Association's Which? Magazine might just be the help we all need:

https://www.which.co.uk/news/2022/03/watch-how-to-descale-a-shower-head/?utm_medium=Email&utm_source=ExactTarget&utm_campaign=4139193-C_HNL_EM_170322&mi_u=192361177&mi_ecmp=C_HNL_EM_170322

On behalf of the Committee, we look forward to seeing many of you at any of the Club's organised events. In the meantime, please continue to keep safe.

Steve Merry

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