

Branch Closure Impact Assessment

Santander, 11 St James Square, Bacup, Lancashire OL13 9NJ

This branch will be closing on 28 June 2018.
We'd like to explain why, and help you understand
how you can continue banking with us.

Background to our approach

Santander UK is a signatory to the Access to Banking Standard, a voluntary agreement introduced in May 2017. The Standard aims to ensure that where banks decide to close branches, their customers are communicated with openly and treated fairly.

We continue to invest in our branch network and, over the last five years, all of our largest and busiest branches across the UK have been refurbished. Increasingly however, customers are changing the way they choose to bank. In addition to using our branches, more and more people are banking with us by phone, online, on tablets and smartphones as well as at cash machines and Post Offices. As a result, some of our branches are being used less often.

We don't take the decision to close any branch lightly and we assess each branch individually to understand the potential impact for customers, and the alternative options available to bank locally.

This leaflet outlines our approach when considering whether to keep a branch open and our specific assessment of the Bacup branch.






Branch assessment

Before reaching the decision to close the branch at Bacup, a full internal review of the branch was undertaken, including:

- The facilities in our Bacup branch and the surrounding Santander branches
- The way our Bacup branch customers are choosing to bank with us
- The availability of alternative ways a customer can bank with Santander
- The availability of other ways to bank in the local area

Customer behaviour

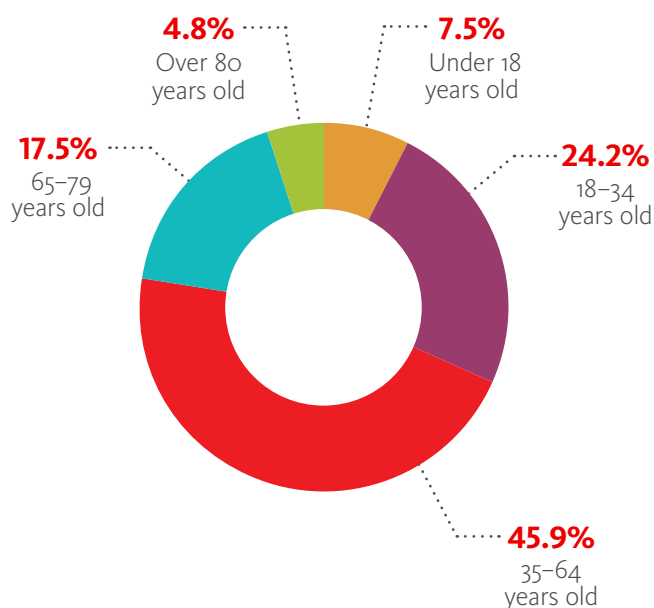
-  **91%** of customers transacting at Bacup branch already use a variety of ways to complete their banking
-  **51%** of Bacup branch customers also use an additional Santander branch
-  **49%** of customers have transacted using our Online, Mobile or Telephone Banking services
- Customers are using the Bacup branch less in comparison to other branches including Rawtenstall, Rochdale and Ramsbottom

Based on customers transacting at the branch between January and June 2017.

Bacup branch customers

We reviewed the range of Santander customers, who used the counter and/or cash machines in the branch between January and June 2017

Personal customers



Business customers

- 5.3% of transactions were made by business customers using the cash machine
- Santander business customers can use any Santander cash machine or the Post Office to withdraw cash or make deposits. Accounts can be managed via Mobile or Online Banking or by speaking directly to one of our UK based team on **0800 731 6666**

Data accurate as at June 2017

Ways to bank with Santander



Accurate at date of publication. Distances measured using Google Maps.

Closest Santander branch

Rawtenstall 15 Bank Street, Rawtenstall, Lancashire BB4 6QS	4.4 miles	yes Bus	no Train
Opening hours Mon, Tues, Thurs, Fri 9am-5pm Weds 10am- 5pm Sat 9am-12.30pm			

Alternative Santander branches

Rochdale 63-65 Yorkshire Street, Rochdale, Lancashire OL16 1BZ	7.8 miles	yes Bus	no Train
Opening hours Mon, Tues, Thurs, Fri 9am-5pm Weds 10am- 5pm Sat 9am-4pm			

Ramsbottom 29 Bolton Street, Ramsbottom, Lancashire BL0 9HU	8.0 miles	yes Bus	no Train
Opening hours Mon, Tues, Thurs, Fri 9am-5pm Weds 10am- 5pm Sat 9am-12.30pm			

Our branch team can help you explore different ways of banking with Santander



Online Banking

To sign up for Online Banking, visit santander.co.uk/onlinebanking



Mobile Banking

Download our app directly from the app store or alternatively, we can send you a link directly to the app – just visit santander.co.uk/mobilebanking



Telephone Banking

Call **0800 9 123 123**
Monday to Saturday 7am to 9pm
Sunday 8am to 9pm
Outside of these hours you can bank through our automated service 24/7



Banking at your Post Office

All current account customers can use the Post Office to:

- Withdraw money
- Check balances
- Pay in cash and cheque deposits



Access the Android Pay™ app on Google Play



Available through iPhone 6 or Apple Watch with iOS8.3 or later



Download from the Samsung Galaxy Apps store



Mobile to Mobile Payments. Register at santander.co.uk



Contactless payments (Up to £30)

Supporting you

Following our announcement to close Santander's branch at Bacup we have been contacting customers and members of the local community to communicate our decision, understand any concerns and to make sure we provide any additional support required locally.

- We wrote to c6800 customers to notify them of the closure, including details of alternative ways to bank with Santander and where to find our impact assessment.
- We also notified community representatives in Bacup, including the local Member of Parliament.
- The Bacup branch team has spoken to customers about the alternative ways to access their accounts, offering appointments to discuss options and support with the setting-up of telephone, online and mobile banking.
- Posters and leaflets have been available in branch and online, advising customers of the planned closure date and the range of alternative ways to bank with Santander.
- The local Post Office representative has been advised of the closure. All Santander customers who have a Personal or Business current account can use Post Office branches for cash withdrawals, balance enquiries, cash and cheque deposits. To make cheque deposits, paying in slips and envelopes are required. Full details are available at santander.co.uk/uk/help-support/ways-to-bank/banking-at-your-post-office.
- Accessibility of neighbouring Santander branches and facilities including step free access have been assessed prior to the decision to close this branch.

Community Feedback

Following our announcement, two responses were received from the customers or community groups we wrote to. The main themes were:

- Overall disappointment of the decision to close the branch
- Concern about the additional travel needed to visit other branches

We have undertaken the following activities in response to the key areas of concern:

- We are committed to offering our customers a variety of ways to bank locally with Santander, including telephone, online or mobile banking and the Post Office. Using other Santander branches is just one possible option for customers.
- The Bacup branch team has been completely focused on helping customers who are affected by the closure and has provided additional support to ensure customers understand the alternatives available. The team has also proactively contacted our elderly and registered disabled customers to offer additional help or support.

Next Steps

Bacup branch will close on 28 June 2018. This decision was not taken lightly and since the announcement was made we have notified our customers and the wider community and considered their feedback. We understand the impact the closure will have and continue to support our customers at this time.

Customers can continue to gain support for any queries relating to the branch closure from our dedicated UK based helpline, **0800 085 0879**. We're available Monday to Friday 8am-9pm and Saturday 8am-4pm or alternatively you can email us at CommunityEngagement@santander.co.uk

Alternative local banking services



Banks/Building Societies

Halifax

11 Bank Street,
Rawtenstall BB4 6QS



Post Office

5 Burnley Road,
Bacup OL13 8AA



Cash machines

(Nearest free to use cash machines)

One Stop

40 King Street,
Bacup OL13 OAH

Morrisons

Henrietta Street,
Bacup OL13 oAP

Accurate as at date of publication

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