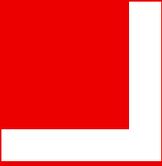
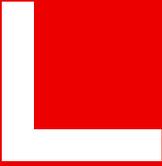


Branch Closure Impact Assessment

**Santander, Buckingham
University, Hunter Street,
Buckingham MK18 1EG**

This branch will be closing on 19 July 2018.
We'd like to explain why, and help you
understand how you can continue
banking with us.



Background to our approach

Santander 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 Buckingham University branch.

Branch assessment

Buckingham University is investing significantly in its campus and our current branch premises will be impacted by redevelopment at the University site. As a result, we will be closing our branch on 19 July 2018 and will no longer provide branch facilities on campus.

How customers use the branch

 **92%** of customers transacting at Buckingham University branch already use a variety of ways to bank

 **46%** of Buckingham University branch customers already also use an additional Santander branch

 **65%** of customers have transacted using our Online, Mobile or Telephone Banking services

Alternative local banking services

Banks/Building Societies

Lloyds
19 Market Square,
Buckingham MK18 1NP

Post Office

The Old Gingerbread House,
Market Hill,
Buckingham MK18 1JT

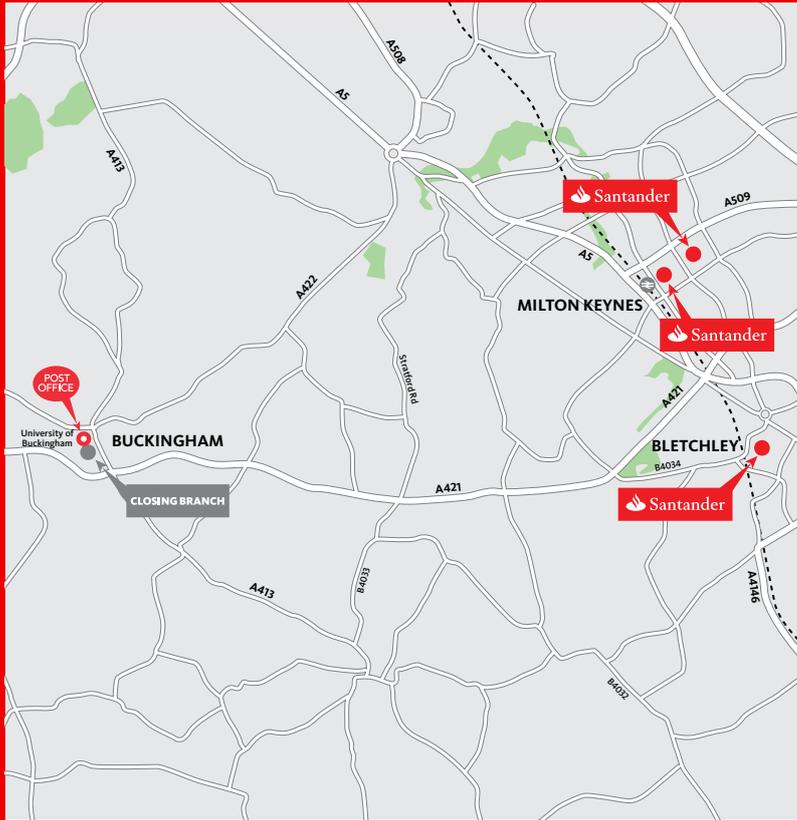
Cash machines

(Nearest free to use cash machines)

Tanlaw Mill
Hunter Street,
Buckingham MK18 1EG

Student Union
London Road,
Buckingham MK18 1EG

Ways to bank with Santander



Closest Santander branch

Bletchley 23 The Concourse Brunel Centre Bletchley MK2 2DL	11.7 miles	yes Bus	no Train
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Opening hours Mon, Tues, Thurs, Fri 9am-5pm, Weds 10am- 5pm, Sat 9am-4pm

Alternative Santander branches

Milton Keynes Grafton Gate 201 Grafton Gate East Milton Keynes MK9 1AN	12.3 miles	yes Bus	no Train
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Opening hours Mon, Tues, Thurs, Fri 9am-5pm, Weds 10.30am- 5pm

Milton Keynes Midsummer Place 29 Midsummer Place Milton Keynes MK9 3GB	13.0 miles	yes Bus	no Train
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Opening hours Mon, Tues, Thurs, Fri 9.30am-5.30pm Weds 10am-5.30pm
Sat 9am-5pm Sun 11am-4pm

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



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 Buckingham University 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 c3500 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 Buckingham, including the local Member of Parliament.
- The Buckingham University 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, three responses were received from the customers and community groups we wrote to. The main themes were:

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

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 Buckingham University 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

Buckingham University branch will close on 19 July 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.

Glossary of terms

How customers use the branch – includes all customers who have used the counter or cash machines at the branch between July and December 2017. Digital usage includes customers who have completed a transaction online.

Maps and distances – distances reflect Google Maps. Accurate as at time of print.

Range of community representatives – may include local Members of Parliament, Scottish Parliament, Welsh Assembly and Northern Ireland

Assembly; Councillors: local representatives of Groups such as Citizens Advice, Age UK, Chamber of Commerce, or any local groups or charities closely connected to the branch.

Summary of feedback – Two weeks before the branch closure we will publish online an overview of responses and any complaints received from customers or the community including our responses and actions taken.