

Branch Closure Impact Assessment

Santander, 1 Market Place, Knaresborough HG5 8AL

This branch will be closing on 27 September 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 Knaresborough branch.



Branch assessment

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

- The facilities in our Knaresborough branch and the surrounding Santander branches
- The way our Knaresborough 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

How customers use the branch

 **91%** of customers transacting at Knaresborough branch already use a variety of ways to complete their banking

 **54%** of Knaresborough branch customers also use an additional Santander branch

 **55%** of customers have transacted using our Online, Mobile or Telephone Banking services

- Customers are using the Knaresborough branch less in comparison to other branches including Harrogate and Wetherby.

Alternative local banking services

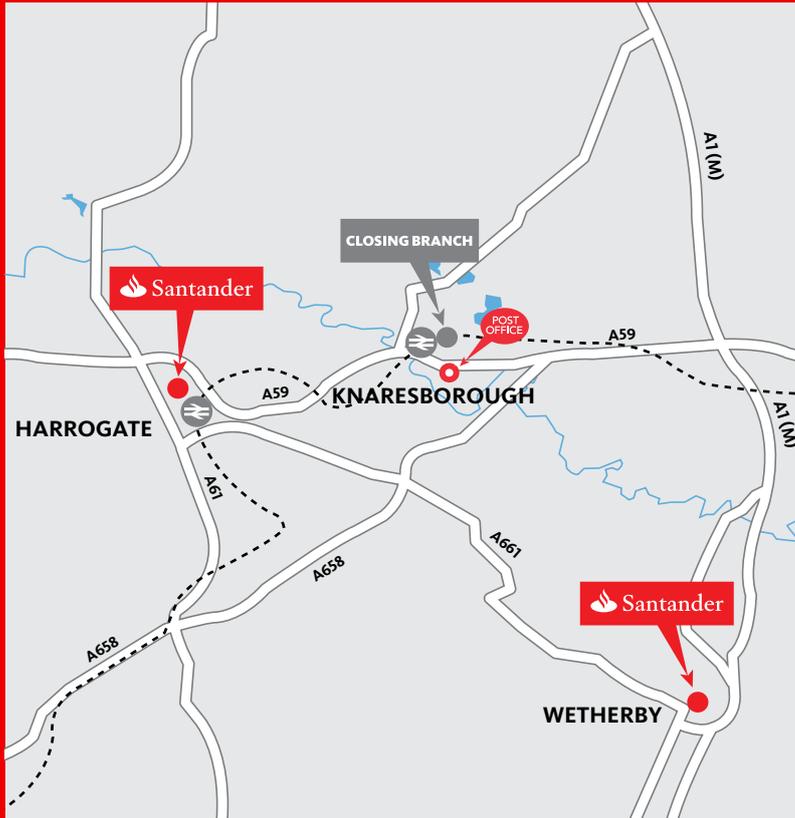
 **Banks/Building Societies**
Halifax
15 Market Place,
Knaresborough HG5 8AL

 **Post Office**
49 High Street,
Knaresborough HG5 0HB

 **Cash machines**
(Nearest free to use cash machines)
Halifax
15 Market Place,
Knaresborough HG5 8AL

Sainsbury's
High Street,
Knaresborough HG5 0ET

Ways to bank with Santander



Closest Santander branch

Harrogate	3.5	yes	yes
1 Cambridge Road, Harrogate, North Yorkshire HG1 1PB	 miles	 Bus	 Train
Opening hours Mon, Tues, Thurs, Fri 9am-5pm Weds 10am-5pm Sat 9am-4pm			

Alternative Santander branches

Wetherby	7.3	yes	no
41 High Street, Wetherby, West Yorkshire LS22 6LR	 miles	 Bus	 Train
Opening hours Mon, Tues, Thurs, Fri 9am-5pm Weds 10am-5pm Sat 9am-12.30pm			

Ripon	10.6	yes	no
15 Fishergate, Ripon, North Yorkshire HG4 1EA	 miles	 Bus	 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



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 Knaresborough 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 c6630 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 Knaresborough, including the local Member of Parliament.
- The Knaresborough 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](https://www.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, nine 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 over the elderly and those with disability
- Customers who do not wish to bank digitally
- Concern about the additional travel needed to visit other branches and ATMs
- Not wishing to use the Post Office to transact

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 Knaresborough 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.
- For customers who are unable or do not wish to access online services, all Santander current account holders can also use the Post Office for cash and cheque deposits. We also have Telephony Advisors who are available to support customers with account management. The teams are available to assist 7am to 9pm Monday to Saturday and 8am to 9pm on Sundays. You can reach them by calling **0800 9 123 123**.
- The branch team were happy to escort customers to the local Post Office to show them how to transact and talk through the facilities they provide.

Next Steps

Knaresborough branch will close on 27 September 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.