

Branch Closure Impact Assessment

**Santander, 43 High Street,
Linlithgow EH49 7ED**

**This branch will be closing on 31 May 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 Linlithgow branch.



Branch assessment



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

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

   **92%** of customers transacting at Linlithgow branch already use a variety of ways to complete their banking

  **42%** of Linlithgow branch customers also use an additional Santander branch

   **59%** of customers have transacted using our Online, Mobile or Telephone Banking services

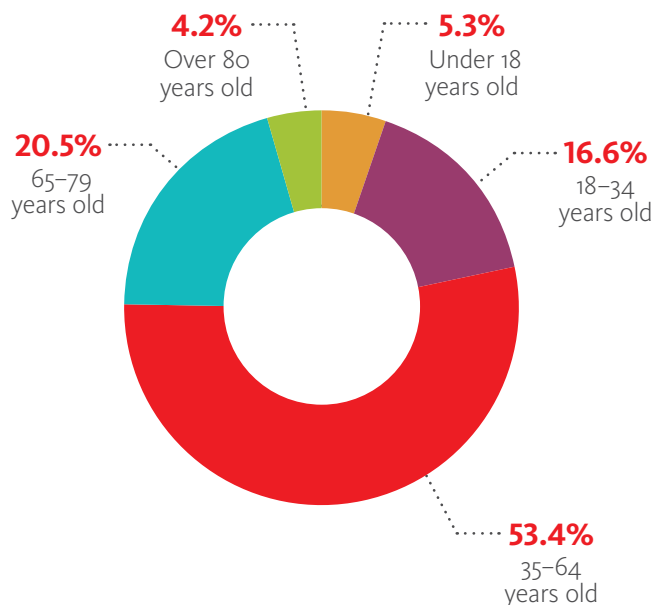
- Customers are using the Linlithgow branch less in comparison to other branches including Bathgate, Falkirk and Livingston.

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

Linlithgow 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

- 4.7% 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

Bathgate	6.2	yes	no
14 George Street, Bathgate EH48 1PW	miles	Bus	Train

Opening hours Mon, Tues, Thurs, Fri 9am-5pm Weds 10am-5pm Sat 9am-12.30pm

Alternative Santander branches

Falkirk	7.8	yes	yes
29 High Street, Falkirk FK1 1ES	miles	Bus	Train

Opening hours Mon, Tues, Thurs, Fri 9am-5pm Weds 10am-5pm Sat 9am-12.30pm

Livingston	8.7	yes	no
27 Almondvale South, Livingston EH54 6NB	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](https://www.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](https://www.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](https://www.santander.co.uk)



Contactless payments (Up to £30)

Supporting you

Following our announcement to close Santander's branch in Linlithgow 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 c8,500 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 Linlithgow, including the local Member of Parliament.
- The Linlithgow 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/help-support/ways-to-bank/banking-at-your-post-office](https://www.santander.co.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, seven 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
- Concern over the elderly and those with disability
- Customers who do not wish to bank digitally

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 Linlithgow 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.
- As part of our ongoing review of the branch network, we continue to assess the branch network across a range of factors including customer usage, ATM and digital channel usage and geographic coverage. This considers the impact for all our customers transacting at the branch and takes into account alternative ways for customers to continue banking with Santander.
- For customers who are unable or do not wish to access online services, all Santander business and 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**.

Next Steps

Linlithgow branch will close on 31 May 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

Bank of Scotland

Regent Centre, Blackness Road,
Linlithgow EH49 7HU



Post Office

266 High Street,
Linlithgow EH49 7ER



Cash machines

(Nearest free to use cash machines)

Bank of Scotland

Regent Centre, Blackness Road,
Linlithgow EH49 7HU

Tesco

4 Regent Centre, Blackness Road,
Linlithgow EH49 7HU

Accurate as at date of publication

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