Branch Closure Impact Assessment

Santander, Queen’s University, Student Union, Belfast BT7 1NN

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 Queen’s University Belfast branch.

Branch assessment

■ Santander Universities UK works closely with the Higher Education sector holding special relationships with 83 partner institutions and has donated more than £60 million in financial support for student scholarships, internships and awards. Additionally, Santander maintains a branch presence on campuses across the UK.

■ Queen’s University Belfast 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

98% of customers transacting at Queen’s University Belfast branch already use a variety of ways to bank

61% of branch customers already also use an additional Santander branch

73% of branch customers have transacted using our Online, Mobile or Telephone Banking services

Alternative local banking services

<table>
<thead>
<tr>
<th>Banks/Building Societies</th>
<th>Cash machines (Nearest free to use cash machines)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ulster Bank</td>
<td>Ulster Bank</td>
</tr>
<tr>
<td>91-93 University Road,</td>
<td>91-93 University Road,</td>
</tr>
<tr>
<td>Belfast BT7 1NG</td>
<td>Belfast BT7 1NG</td>
</tr>
<tr>
<td></td>
<td>Botanic Inn</td>
</tr>
<tr>
<td></td>
<td>23-27 Malone Road</td>
</tr>
<tr>
<td></td>
<td>Belfast BT9 6RU</td>
</tr>
<tr>
<td>Post Office</td>
<td></td>
</tr>
<tr>
<td>95 University Road,</td>
<td></td>
</tr>
<tr>
<td>Belfast BT7 1NG</td>
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</tbody>
</table>
Ways to bank with Santander

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

**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

**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

**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

Closest Santander branch

Belfast Royal Avenue
6 Royal Avenue, Belfast BT1 1DA

1.2 miles

Bus: yes
Train: no

Opening hours: Mon, Tues, Thurs, Fri 9am-5pm Weds 10am-5pm Sat 9am-4pm

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

Contactless payments (Up to £30)
Supporting you

Following our announcement to close Santander’s branch in Queen’s 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 5,200 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 Belfast, including the local Member of Parliament.
- The Queen’s 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, no responses were received from the customers and community groups we wrote to.

Next Steps

Queen’s 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. 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

<table>
<thead>
<tr>
<th>How customers use the branch</th>
<th>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.</th>
</tr>
</thead>
<tbody>
<tr>
<td>– 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.</td>
<td></td>
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<tr>
<td>Maps and distances</td>
<td>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.</td>
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<tr>
<td>– distances reflect Google Maps. Accurate as at time of print.</td>
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<tr>
<td>Range of community representatives</td>
<td>May include local Members of Parliament, Scottish Parliament, Welsh Assembly and Northern Ireland</td>
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