Understanding why your branch is closing

Santander, 143-145 Telegraph Road, Heswall, Merseyside, CH60 7SE

This branch will be closing at 3pm on 13 May 2026.

We'd like to explain why, and help you understand how you can continue banking with us.
We've informed LINK, an independent industry body, about our plans to close this branch. LINK carries out Access to Cash assessments when a bank branch is to close.
We're providing local face-to-face support by introducing a Santander Local (supported by one of our Community Bankers) in your area from 15th May 2026. A Community Banker will be available each Friday from 9.30am-5pm at Heswall Hall, 111 Telegraph Road, Heswall, Wirral CH60 0AF.
For more information, please visit the branch or santander.co.uk/personal/support/ bank/our-branches

Background to our approach

We last did a major review of our branches in 2024. Since then, our customers are choosing to use Mobile, Online and Telephone Banking more, and branches less.

We've now done a more recent review of our branches, looking at where they're located, how they're used and the other local banking options available.

Within our review, we looked at how the branch is being used and how customers are banking in other ways.

91% of our branch customers already use a variety of ways to do their banking.

72% of our branch customers use our Online, Mobile or Telephone Banking services.

27% of our branch customers also use another Santander branch.

We're aware of the impact of this decision, and will be here for you in person until this branch closes. We can offer support and answer any questions, so that you can make an informed decision on alternative ways to bank.

We hope this leaflet helps to provide more information about the ways you can continue to bank with us and other available local banking and cash services.

Santander

Branch assessment

Before reaching the decision to close our Heswall branch, we looked at:

- the way our Heswall branch customers are choosing to bank with us
- the proximity of other Santander branches in the surrounding area
- the availability of other ways to bank in the local area, such as the Post Office, ATMs and Banking Hubs
- the impact it would have on our staff.

How customers use the branch

Ways to bank	% or number of customers	Usage
Branch Online Mobile	91%	of customers using our Heswall branch already use a variety of ways to do their banking.
Online Mobile Telephone	72%	of our Heswall branch customers have used our Online, Mobile or Telephone Banking services.
Branch	27%	of our Heswall branch customers also use another Santander branch.
Branch	76	of our personal customers have transacted 3 times or more and **only** use our Heswall branch.
Branch	0	business customers have transacted 3 times or more and **only** use our Heswall branch.
Branch	26	of our Heswall branch customers have made a general enquiry 3 times or more and **only** use our Heswall branch.

The information above includes all customer transactions from January 2025 to June 2025. Online, Mobile and Telephone Banking usage includes customers who have made a payment.

98% of residents living in the local authority area have access to superfast broadband coverage.

Broadband speeds quoted reflect local authority data licensed under the Open Government Licence v3.0.
For more information, visit **ofcom.org.uk**

Branch assessment

Other Santander branches close to our Heswall branch

Branch address	Distance from our Heswall branch		Opening hours from 30 June 2025
Birkenhead (ATM, Counter Service & Branch colleagues) Unit SU32, Pyramids Shopping Centre, Grange Road, Birkenhead, Merseyside, CH41 2ZL	**6.67 miles** Car	**43 mins** Public transport	Monday to Friday 9.30am to 3pm Saturday 9.30am to 12.30pm
Liverpool Lord Street (ATM, Counter Service & Branch colleagues) 45 Lord Street, Liverpool, Merseyside, L2 6PB	**13.17 miles** Car	**48 mins** Public transport	Monday to Friday 9.30am to 3pm Saturday 9.30am to 12.30pm

Distance, estimated timings and alternative transport are sourced from © 2006-2025 TomTom. Accurate as at time of review.

For more information on alternative branches and their opening hours, please visit **branchlocator.santander.com**. All our branches have step-free access unless specified on our branch locator.

Ways to bank with us

There are many different ways to continue banking with us, and our branch team can help you consider what's right for you.

Transaction type	Santander full-service branch	Santander counter free branch	Santander ATM	Post Office	Non-Santander ATMs	Online or Mobile Banking	Telephone Banking	Banking Hub	Community Bankers
Personal									
Take out notes	✓	Free to use ATM	✓	✓	✓	×	×	✓	×
Pay in notes or cheques	✓	Free to use ATM	✓	✓	×	✓	×	✓	×
Coin based transactions	✓	×	×	✓	×	×	×	✓	×
Balance enquires	✓	✓	✓	✓	✓	✓	✓	✓	✓
Account closure	✓	✓	×	×	×	✓	✓	✓	✓
Statements or recent transactions	✓	✓	✓	×	×	✓	✓	×	×
Make payments, transfer money or pay credit card bills	✓	✓	✓	×	×	✓	✓	✓	✓
Set up or amend regular payments	✓	✓	×	×	×	✓	✓	✓	✓
International or CHAPS payments	✓	✓	×	×	×	International payments only	✓	×	×
Card, Online and Mobile Banking enquires	✓	✓	×	×	×	✓	✓	✓	✓
Financial and specialist vulnerable customer support	✓	✓	×	×	×	✓	✓	✓	✓
Open new account	✓	✓	×	×	×	✓	Vulnerable customers only	×	×
Business									
Take out notes	✓	Free to use ATM	✓	✓	✓	×	×	✓	×
Pay in notes or cheques	✓	Free to use ATM	✓	✓	×	✓	×	✓	×
Coin based transactions	✓	×	×	✓	×	×	×	✓	×
Make payments, transfer money or pay credit card bills	✓	✓	✓	×	×	✓	✓	✓	✓
Financial and specialist vulnerable customer support	✓	✓	×	×	×	✓	✓	✓	✓

Our Community Bankers can help you when they're at a Banking Hub or community location. Limits might vary depending on the channel and service. For more information, visit **santander.co.uk/personal/support/ways-to-bank**

Ways to bank with us

Mobile Banking
Download our secure Mobile Banking app or visit **santander.co.uk/personal/support/ways-to-bank/on-your-mobile**

Online Banking
To sign up for Online Banking, visit **santander.co.uk/personal/support/ways-to-bank/online-banking**

Chat
Available through **santander.co.uk**, Online and Mobile Banking.
For more support on how to bank with us, please ask in branch or check online for possible workshops or individual appointments.

Telephone Banking
Call **0330 9 123 123**.
We can support you with setting up your voice as your password and using Telephone Banking.

LINK ATMs
Access 24/7 services at our ATMs.

Post Office
If you have a current or savings account card, you can carry out your everyday banking at your local Post Office. You can pay in and take out cash, find out your balance and pay in cheques (current account holders only).

Banking Hub
Banking Hubs are shared banking spaces operated by Cash Access UK. They offer a counter service, where you can do your everyday banking, and community banker support. To understand more, please visit **cashaccess.co.uk/hubs**

Community Banker
In some areas, we're offering a community bankers service. For details of days, times and locations, please visit **santander.co.uk/personal/support/ways-to-bank/our-branches**

PayPoint
Available at over 28,000 locations nationwide for limited bill payments. To find out more and your nearest outlet, please visit **paypoint.com**

Alternative local banking services

Free to use ATMs near you

Lloyds Bank, 137 Telegraph Road, Heswall, Wirral, CH60 0AN

Tesco, Telegraph Road, Heswall, Wirral, CH60 7SL

There might be other free ATMs nearby, as well as ATMs that charge a fee. Please visit **link.co.uk/cash-locator**

Post Office

178 - 180 Telegraph Road, Heswall, CH60 0AJ

Distance from our Heswall branch	
0.17 miles	**0.14 miles**
Car	Walk

Visit **postoffice.co.uk/everydaybanking** for more information. Or find your local Post Office branch at **postoffice.co.uk/branchfinder**

This information is correct at the time of print.

Supporting you

- We've reached out to 2,852 customers to tell them about the closure of this branch. We included details of other ways they can bank with us, and where to find our impact assessment.
- We also told organisations and members of the local community, such as:

  the local MP

  local councillors

  Post Office senior representatives

  Citizens Advice Bureau

  Chamber of Commerce

  local residential and care home providers

  local housing associations

  local community groups.
- The branch team has spoken to customers about the other ways they can use their accounts. They also offered appointments to discuss options and help them set up Telephone, Online and Mobile Banking.
- The Post Office knows about the closure. All Santander customers who have a business, current or savings account card can pay in and take out cash, find out their balance, and pay in cheques at any Post Office.
- Posters and leaflets have been available in branch and online. They explain when the changes will come into effect, and the range of other ways to bank with us.
- Customers' access to other Santander branches, Post Offices and ATMs, with step-free access, was assessed. This assessment happened before the decision was made to close this branch.
- Banking Hubs are shared banking spaces operated by Cash Access UK. They offer a counter service, where you can do your everyday banking, and community banker support. To understand more, please visit **cashaccess.co.uk/hubs**
- In some areas, we're offering a community banker service for one day a week. For details of days, times and locations, please visit **santander.co.uk/personal/support/ways-to-bank/our-branches**

Community feedback

Following our announcement, we've received 2 responses from customers and community groups. They talked about:

- Overall disappointment at the decision to close the Branch.

Here's what we're undertaking to support with the closure of the branch:

- We're committed to offering you lots of other ways to bank with us. For example, you can use Telephone, Online or Mobile Banking, or bank with us at your local Post Office.
- The branch team has been focused on helping customers who are affected by the change. They've provided extra support to make sure customers understand their options.
- Our branch team has been reaching out to our elderly customers, regular branch users, customers with a power of attorney, or a disability registered with us, and customers with supported banking in place.
- If you can't, or don't wish to, access online services, you have other options too. If you're a Santander business, current and savings account card holder, you can bank with us at your local Post Office. Here, you can pay in and take out cash, pay in cheques and check your account balance.
- We also have a team that can support you with account management over the phone. You can call them on **0330 9 123 123**.
- You can use voice recognition in Telephone Banking, so you don't need a password.
- The branch team is happy to take you to your local Post Office to show you how to use this option.

Next steps

Our branch will close on 13 May 2026. You can visit us in branch or call our dedicated UK based helpline on **0330 678 2469** for more help.

Supporting you

Our branch managers and teams are there to help you. They can answer any questions you might have, and give you more information and support to confirm the services available with your account.

Other support available

- **Call our UK based helpline on 0330 678 2469** to book a branch appointment, register for Online, Mobile and Telephone Banking and branch training support in alternative ways to bank or for any other queries.

- **Financial support**

  We know managing your money can be tough. Visit **santander.co.uk** and search 'money worries' to view the help on offer.

- **Accessibility and disability**

  We aim to be an inclusive and accessible bank. We want to be there for the moments that matter. To view the support available, please visit **santander.co.uk** and search 'accessibility'.

Supported banking options

- **Carer's Card account:** Lets you give debit cards to the people who care for you. The money you transfer to your carer's card is entirely separate from your other current and savings accounts with us. It means your carers can get cash or go shopping for you. Visit **santander.co.uk** and search 'carer's card' to find out more.

- **Third party access:** Lets someone you trust use your current or savings account. This is useful if you need help with your day-to-day banking for a while, for example, if you're going into hospital. Visit **santander.co.uk** and search 'third party access' to find out more.

- **Power of Attorney:** Lets you arrange for someone you trust to manage your money for you. You might want to do this due to a change in your circumstances. Visit **santander.co.uk** and search 'power of attorney' to find out more.

Glossary

General enquiry

This includes managing personal and account details, setting up payments, product and account enquiries, payment enquiries and replacement cards etc.

Summary of feedback

We'll publish online an overview of customer or community responses and complaints, including our responses and actions taken. These will be available on **santander.co.uk/uk/our-branches** 2 weeks before we close the branch.

Transaction or transacted

A payment in or out of an account at the branch counter or ATM.

Vulnerable customer

Someone who, due to their personal circumstances, is especially susceptible to harm, particularly if a firm isn't acting with appropriate levels of care.

ATM

This stands for Automated Teller Machine, also referred to as a cash machine.

Copies of this leaflet are also available in braille and large print formats by calling us on 0330 678 2469.

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