# Understanding why your branch is closing

## Santander, 11 North Walk, Cwmbran, Gwent, NP44 1XF

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, and they publish the outcome of their assessment and any recommendations they make for new cash access services.
We're not leaving, our Community Banker will be available to support you once a week. We'll confirm the location, date, and time shortly.
For more information, please visit www.link.co.uk/our-assessments

## 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.

92% 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.

33% 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 Cwmbran branch, we looked at:

- the way our Cwmbran 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 | 92% | of customers using our Cwmbran branch already use a variety of ways to do their banking. |
| Online Mobile Telephone | 72% | of our Cwmbran branch customers have used our Online, Mobile or Telephone Banking services. |
| Branch | 33% | of our Cwmbran branch customers also use another Santander branch. |
| Branch | 87 | of our personal customers have transacted 3 times or more and **only** use our Cwmbran branch. |
| Branch | 0 | business customers have transacted 3 times or more and **only** use our Cwmbran branch. |
| Branch | 24 | of our Cwmbran branch customers have made a general enquiry 3 times or more and **only** use our Cwmbran 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.

97% 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 Cwmbran branch

| Branch address | Distance from our Cwmbran branch | | Opening hours from 30 June 2025 |
|---|---|---|---|
| **Newport (ATM, Counter Service & Branch colleagues)**<br>20-21 Commercial Street<br>Newport, Gwent, NP20 4RS | **5.81 miles**<br>Car | **17 mins**<br>Public transport | Monday to Friday 9.30am to 3pm<br>Saturday 9.30am to 12.30pm |
| **Abergavenny (ATM, Counter Service & Branch colleagues)**<br>13 High Street, Abergavenny,<br>Gwent, NP7 5RY | **13.78 miles**<br>Car | **35 mins**<br>Public transport | Monday to Friday 9.30am to 3pm<br>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,
1 Gwent Square, Cwmbran,
NP44 1XN

Cardtronics UK Ltd,
12 General Rees Square, Cwmbran,
NP44 1AH

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

**Post Office**

11 The Mall, Cwmbran, NP44 1PX

| Distance from our Cwmbran branch | |
|---|---|
| **0.79 miles** | **0.15 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

## How we're communicating with our customers and the local community

We're getting in touch with our customers and members of the local community to:

- share our decisions
- make sure our customers understand where additional support can be found, so that they can continue banking with us locally.

We'll be reaching out to our personal and business customers who, due to their personal circumstances, might have an increased vulnerability risk and have used the branch once or more between January 2025 and June 2025.

We'll also be reaching out to personal and business customers who have used a branch 6 times or more between January 2025 and June 2025.

We've 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.

For a full list of who we'll be telling, please visit **santander.co.uk/personal/support/ways-to-bank/our-branches**

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.

# Supporting you

## 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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