

Santander Branch Closure Impact Assessment

23 The Street, Ashted, Surrey KT21 1AA

About Santander

Santander is fully committed to investing in its branch network and over the last three years all of the largest and busiest branches across the UK have been refurbished.

Increasingly however, customers are changing the way they choose to bank with us. In addition to our branches, more and more people are using a range of ways to bank with us including by phone, online, on tablets and smartphones as well as at cash machines and post offices.

Some of our branches are being used less often. This review outlines our approach when considering whether to keep a branch open and our specific review of the Ashtead branch.

Access to Banking Protocol

Santander UK is a member of the British Bankers' Association (BBA) and is a signatory to the Access to Banking Protocol which was introduced in May 2015. This is an industry-wide initiative, which aims to ensure that where banks close branches they do so responsibly and with consideration of the impact on local communities.

We don't take the decision to close any branch lightly. For each individual case, we undertake a comprehensive review to understand the potential impact for customers, and the alternative options available to bank locally. Where we do decide to close a branch, we notify customers in advance and engage with the local community, ensuring other ways to bank locally are available. All of our impact assessments are available via our website santander.co.uk.

Branch review

Before reaching a decision to close the branch in Ashtead a full internal review of the local area was undertaken, including:

- An assessment of the branch facilities in Ashtead and our nearby branches
- The way customers are choosing to bank with us
- The availability of alternative ways a customer can bank with us
- The availability of other ways to bank in the local area.

Local banking services

Nearby Santander branches

Leatherhead

2 High Street,
Leatherhead KT22 8HT

1.8



miles

yes



Bus

yes



Train

Epsom

65 High Street,
Epsom KT19 8DH

2.3



miles

yes



Bus

yes



Train

Accurate at date of publication. Distances measured using Google maps.

Closest alternative services

Banks



Yorkshire Building Society

Bailey Financial Ltd
17 The Street
Ashtead KT21 1AA



Halifax

21 High Street
Leatherhead KT22 8AB



NatWest

115 High Street
Epsom KT19 8DX

Cash machines



Nearest free to use cash machines:

Welcome
46 The Street, Ashtead KT21 1AZ

Tesco
14-15 Craddocks Parade, Ashtead KT21 1QJ

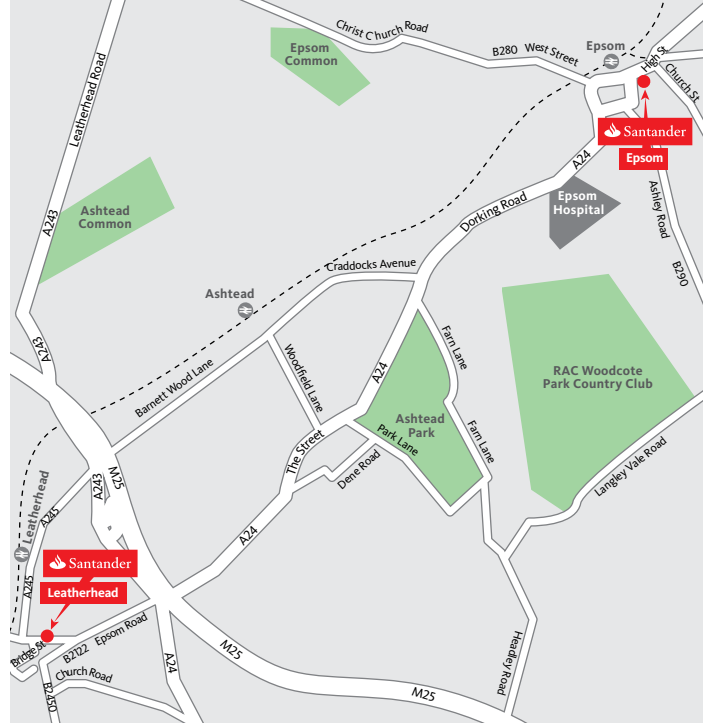
Post Office



39 The Street, Ashtead, Surrey KT21 1AA

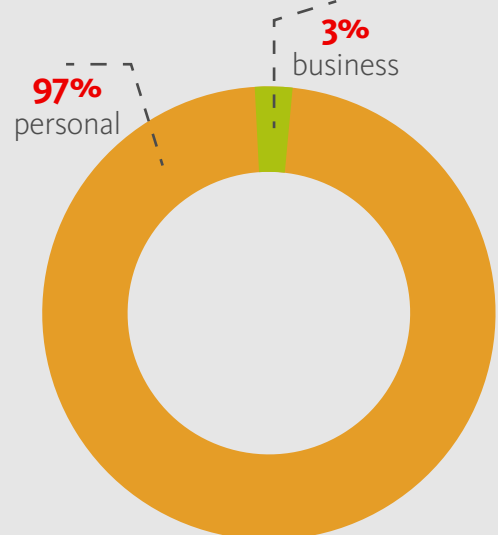
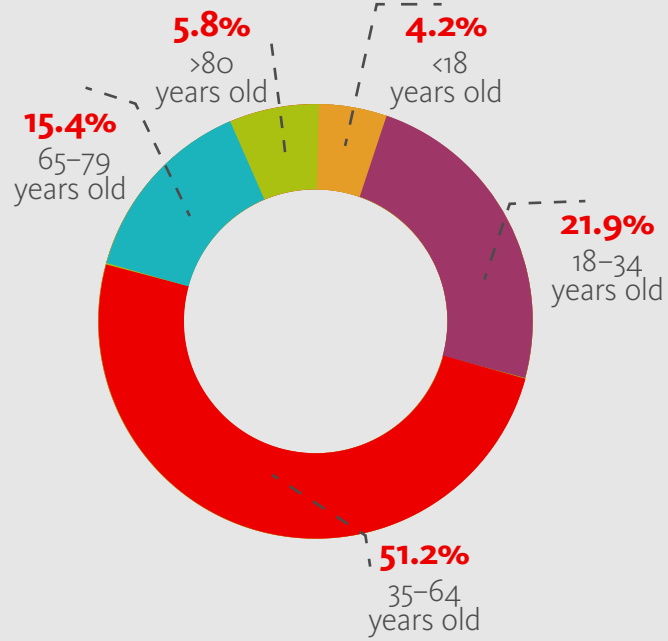
Post Office opening hours

Monday	08.00 – 18.00
Tuesday	08.00 – 18.00
Wednesday	08.00 – 18.00
Thursday	08.00 – 18.00
Friday	08.00 – 18.00
Saturday	08.00 – 18.00
Sunday	09.00 – 16.00



How this branch is used

Ashtead branch customers



Other ways to bank with Santander



[santander.co.uk](https://www.santander.co.uk)



Mobile app



Mobile to Mobile Payments
Register at [santander.co.uk](https://www.santander.co.uk)



0800 9 123 123



Available through iPhone 6
or Apple Watch with
iOS8.3 or later



Contactless Payments
(<£30)

Our Online, Mobile and Telephone Banking services give customers 24 hour access to their accounts, 7 days a week. In the local area broadband services are available from multiple suppliers.

Branch facilities

Counter	Yes
Internal cash machine	No
External cash machine	Yes
Self service machines	No
Local Business Manager	No



7%

of customers only use Ashtead branch



88%

of customers use another Santander branch



56%

of customers use Online, Mobile or Telephone Banking services

Community Engagement

Following our announcement to close the branch, we contacted customers and members of the local community to share our decision and to understand the impact it may have:

- We notified community representatives in Ashtead including the local Member of Parliament, The Rt Hon Chris Grayling MP (Epsom and Ewell); the Mole Valley District Council; the Post Office; Citizens Advice Bureau; Leatherhead and District Chamber of Commerce and the local office of Age Concern.
- We wrote to c15,000 branch customers to let them know of the closure.
- Posters have been displayed in the branch advising customers of the planned closure dates.
- Leaflets have been provided in the branch outlining the range of alternative ways to bank with us, as well as details of nearby Santander branches.
- Our Branch Manager and team have talked to customers using the branch to explain the alternative options, providing help and guidance where needed.
- Customers have been introduced to our teams in the neighbouring branches in Leatherhead and Epsom.

Community feedback

- Feedback was received as a result of the community engagement from the Mole Valley District Council, Ashtead Residents Association and Chris Grayling MP. Concern was expressed about the impact on local businesses and the need to ensure suitable alternatives are available locally.
- A query was raised about the use of the Post Office.
- The availability of cash from the cash machine located at Tesco in Ashtead was queried and it was suggested that Santander consider leaving the cash machine in place following the branch closure.
- Following our communications, customers have expressed disappointment about the loss of their local branch and the need to travel to neighbouring branches. In particular, customers commented about Santander being the last branch in Ashtead village. In total, responses have been received from 30 customers.
- The high quality of customer service received in Ashtead branch was specifically mentioned and concern expressed for the impacted branch staff.
- It was noted that Santander withdrew from its network of agencies, which may have offered an alternative way to bank locally.

Our response and actions taken

- The Ashtead branch team have spoken to customers about the alternative ways to access their accounts including using our Telephone, Online or Mobile Banking services as well as using the Post Office.
- A Post Office representative has been advised of the closure. All Santander customers who have a personal current account can use Post Office branches for cash withdrawals, balance enquiries, cash or cheque deposits. Customers wishing to make cash deposits may need to order a new card. 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
- Santander is unable to leave the cash machine in the Ashtead branch as the premises will revert to the leaseholder. Cash is available from the Post Office, remaining cash machines in Ashtead or from our nearby branches in Leatherhead and Epsom.
- We have notified RBS, who manage the cash machine at Tesco, Ashtead, so that any impacts on usage levels following the closure may be considered.
- Accessibility of neighbouring Santander branches and facilities have been assessed prior to closure and both Epsom and Leatherhead branches provide step free access for customers. Epsom branch has also been recently refurbished as part of a significant programme of investment in our branch network.
- Alternative banking services are provided within the Ashtead village by Yorkshire Building Society.
- Branch management have been supported to seek alternative roles within Santander. Remaining colleagues will transfer to neighbouring branches within the local area.
- Following a full review Santander took a strategic decision in 2014 to cease providing Santander banking services through an agency network.

Our decision

Following our review of both the Ashtead branch and other branches within the local area, we made the decision to proceed with the closure of Ashtead branch. This decision was not taken lightly and since the announcement was made we have engaged with our customers and the wider community to listen to feedback and understand the impact the closure will have. We concluded that since customers are using the branch less in comparison to other branches in the area, we will proceed with the closure on 14 April 2016 and allow the lease of the Ashtead branch building to expire.

Customers will have the option not only to use any Santander branch to do their banking, including the Leatherhead and Epsom branches, which are a short distance away, but can also bank through the Post Office, cash machines, Mobile, Online and Telephone Banking.

Customer account numbers and sort codes will stay the same and any standing orders, Direct Debits, cards and PINs will all continue unchanged.