

Understanding your branch closure

Santander, Upper Thames Walk,
Bluewater, Kent DA9 9SQ

This branch will be closing permanently at
2pm on 30 March 2023.

We'd like to explain why, and help you understand
how you can continue banking with us.

Background to our approach

Our customers are continuing to change the way that they manage their money. Many more of our customers find it convenient to do their day-to-day banking using Online, Mobile or Telephone Banking and as a result, customers are visiting our branches much less. This has been a gradual change for many years but has accelerated recently.

Due to these changes we've reviewed the ways we serve our customers, taking into consideration many factors including where a branch is located, how it is used, and the other options available to bank locally. As a result of these findings, we'll be closing our Bluewater branch.

As part of this review, we've considered the potential impact for our customers, colleagues and the other options available to bank locally.







We hope this leaflet helps to provide more information about our decision to close Bluewater branch, the other ways you can continue to bank with Santander and other local banking services available.

Branch assessment

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

- The way our Bluewater branch customers are choosing to bank with us.
- The proximity of other Santander branches in the surrounding area.
- The availability of alternative ways to bank with Santander, and additional ways to bank locally such as the Post Office and cash machines.
- The impact on our colleagues.

How customers use the branch





	January 2022 to June 2022	
	95%	of customers transacting at Bluewater branch already use a variety of ways to complete their banking.
	56%	of Bluewater branch customers also use an additional Santander branch.
	84%	of customers have transacted using our Online, Mobile or Telephone Banking services.
	198	Personal customer(s) have transacted three times or more and only use Bluewater branch.
	1	Business customer(s) have transacted three times or more and only use Bluewater branch.
	65	Bluewater branch customers have completed a general enquiry three times or more and only use Bluewater branch.

The information above includes all customer transactions within the time frame stated. Online, mobile or telephone usage includes customers who have completed a payment.

96% of residents living within the Local Authority area have access to at least superfast broadband coverage.

Closest Santander branches

Our full range of services are available at any Santander branch and your account details, including sort codes and account numbers, won't be affected by the closure. Our services include counter service, cash withdrawals/ deposits and the team would be delighted to support any queries you may have across our range of products.

	Transport		Opening hours
Dartford 42 High Street, Dartford, Kent DA1 1DQ	4.1 miles  Car	25 mins  Bus	Monday to Friday 9.30am to 3pm Saturday 9.30am to 12.30pm
Gravesend 4 King Street, Gravesend, Kent DA12 2HH	6.2 miles  Car	35 mins  Bus	Monday to Friday 9.30am to 3pm Saturday 9.30am to 12.30pm

For further 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 Santander

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

Transaction type	Santander branch/cash machine	Post Office	Cash machine (non-Santander)	Online or Mobile app	Telephone Banking
Personal					
Take out cash	✓	✓	✓		
Pay in cash or cheques	✓	✓			
Passbook accounts: pay in/take out cash	With card only	With card only			
Balance enquiries	✓	✓	✓	✓	✓
Statements/recent transactions	✓			✓	✓
Make payments/transfer funds/pay credit card bills	✓			✓	✓
Card, Online and Mobile Banking enquiries	✓			✓	✓
Financial and specialist vulnerable support	✓			santander.co.uk	✓
Business					
Take out cash	✓	✓	✓		
Pay in cash or cheques	✓	✓			
Make payments/transfer funds/statements	✓			✓	✓



Mobile Banking

Download our secure Mobile Banking app or visit santander.co.uk/mobilebanking to register, view our mobile guides and join free virtual events to help you manage your money.



Online Banking

To sign up for Online Banking, visit santander.co.uk/onlinebanking

Join our free fraud awareness events on keeping your money safe and avoiding scams.



Chat Banking

Available through santander.co.uk, Online and Mobile Banking.



Cash machines

Access 24/7 services at our cash machines.



Telephone Banking

Call **0330 9 123 123**

We can support in setting up your voice as your password and how to use Telephone Banking



Post Office

Using your current/savings account card you can pay in and withdraw cash, get a balance and pay in cheques (current account holders only) at any Post Office.

Alternative banking services currently available nearby



Cash machines

Halifax
Lower Thames Walk, Bluewater,
Greenhithe DA9 9SJ

Barclays
Upper Thames Walk, Bluewater,
Greenhithe DA9 9SQ

To find additional free cash machines visit link.co.uk/atm-locator



Post Office

287 London Road,
Greenhithe DA9 9DA

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

Supporting you

Following our announcement to close our branch in Bluewater, we've 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 c. 6979 customers to let them know about the closure, including details of alternative ways to bank with Santander and where to find our impact assessment.
- We notified community representatives in Bluewater; for a full list please see appendix.
- The Bluewater branch team has spoken to customers about the alternative ways to access their accounts, and have been offering appointments to discuss options and help customers set up 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 business, current or savings account card can pay in and withdraw cash, get a balance and pay in cheques (Business and current account holders only) at any Post Office. To make cheque deposits, paying in slips and envelopes are required. Full details are available at santander.co.uk/personal/support/ways-to-bank/at-the-post-office
- Accessibility of neighbouring Santander branches and facilities including step free access have been assessed prior to the decision to close this branch.

Further support

Our Branch Manager and teams at any of our branches are available to help you. If you're affected by the closure of the branch you may want to:

- Talk about the different ways to bank locally and online.
- Arrange to meet the team at a neighbouring branch.
- Call our UK based helpline on **0330 678 2469** to discuss alternative banking options, any concerns, or make a complaint about this decision.
- Request support if you want to switch accounts. Alternative banks or building societies available nearby currently include:
 - Halifax
 - Lower Thames Walk, Bluewater, Greenhithe DA9 9SJ
- Discuss supported banking options which include:
 - **Carer's Card Account:** Lets you give debit cards to people who care for you. The money you transfer to your Carers Card is entirely separate from your other current and savings accounts with us and your carer(s) can get cash or go shopping for you.
 - **Third Party Access:** Means letting someone you trust use your current or savings account. Useful if you need help with your day-to-day banking for a while, for example if you're going into hospital.
 - **Power of Attorney:** Lets you arrange for someone you trust to manage your finances on your behalf. You may want to do this due to a change in your circumstances. More information can be found on santander.co.uk/personal/support

Community feedback

Following our announcement, 2 responses were received from the customers and community groups we wrote to.

The main themes were:

- Overall disappointment at the decision to close the branch
- Concern about the additional travel needed to visit other branches and cash machines
- Concern over the elderly and those with disabilities

We've undertaken the following activities in response to the key areas of concern:

- We're 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 Bluewater 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 customers, regular branch users, and any customers with a power of attorney, disability or supported banking needs registered with us.
- For customers who are unable or don't want to access online services, all Santander business, current and savings account card holders can also use all Post Office branches for cash and cheque deposits, withdrawals and to check their account balance. We also have Telephony Advisors who are available to support customers with account management. You can reach them by calling **0330 9 123 123**. We offer a voice recognition facility in Telephone Banking where passwords are not required.

Next steps

- Bluewater branch will close on 30 March 2023. We understand the impact this branch closure will have, and we'll continue to support our customers.
- For additional ongoing support for any queries relating to the branch closure please call **0330 678 2469** or visit santander.co.uk/personal/support/ways-to-bank/our-branches

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

Additional information

Transaction/transacted

A payment in/out of an account at the branch counter/cash machine.

General enquiry

These include; managing personal and account details, setting up payments, product and account enquiries, payment enquiries and replacement cards etc.

Vulnerable customer

Someone who, due to their personal circumstances, is especially susceptible to harm, particularly when a firm is not acting with appropriate levels of care.

Alternative branches

Distances and alternative transport sourced from Google Maps. Accurate as at time of review.

Impact Assessment Leaflet

Copies of this leaflet are available in the closing branch. You can also access a copy online, by visiting [santander.co.uk/uk/our-branches](https://www.santander.co.uk/uk/our-branches), or by calling us on **0330 678 2469**.

Summary of feedback

We'll publish online an overview of responses and any complaints received from customers or the community including our responses and actions taken. These findings will be available on [santander.co.uk/uk/our-branches](https://www.santander.co.uk/uk/our-branches) two weeks prior to closure.

Broadband

Broadband speeds quoted reflect local authority data licensed under the Open Government Licence v3.0. For more information visit [ofcom.org.uk](https://www.ofcom.org.uk)

Branch Name	Category	Stakeholder Name	
Bluewater	Local MP		
	Local Councillors		
	Citizens Advice Bureau	Citizens Advice in North & West Kent	
	Chamber of Commerce	Kent Invicta Chamber of Commerce	
	Residential Care Home		Turnbull Close
			Rosewood Residential Care Home
			Haslington Lodge Care Home
			Blossoms Care Home Limited
			Woodford House
	Home Care Provider		Priory Mews Care Home
			Haven247 Healthcare Limited
			Emms Ventures Limited
			Kaplan Care
			Unite Highland Care
	Local Community Support Groups		London Ondcare Services Limited
			Age UK North West Kent
			The Dimpleby Macmillan Support Centre
			RNID Hear to help - Lewisham
			Kent Association for the Blind - West Team
	Post Office		Alzheimer's and Dementia Support Services (ADSS) Dartford Peer Support
		North Kent Mind	
		Horns Cross Post Office	