

Understanding your temporary branch closure

Santander, 2 Darley Street,
Bradford BD1 3HR

This branch has temporarily closed from 6 April until further notice.

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

Background to our approach

Your Santander branch in Bradford has temporarily closed. We made this decision on 6 April due to structural concerns relating to the roof and ceiling.

It has now become apparent that we'll not be able to re-open the branch until all necessary work has been completed, and the age of the building means this will take longer than originally anticipated and so the branch has to remain closed.

We're very sorry for any inconvenience this may cause. As you'll appreciate, the safety of our customers and colleagues is our top priority. We thank you for your patience and understanding.







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

Branch assessment

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

- The way our Bradford 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






	October 2021 to March 2022	
	85%	of customers transacting at Bradford branch already use a variety of ways to complete their banking.
	28%	of Bradford branch customers also use an additional Santander branch.
	69%	of customers have transacted using our Online, Mobile or Telephone Banking services.
	692	Personal customers have transacted three times or more and only use Bradford branch.
	33	Business customers have transacted three times or more and only use Bradford branch.
	49	Bradford branch customers have completed a general enquiry three times or more and only use Bradford 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.

99% 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 from 18 July 2022
ShIPLEY 2 Market Square, ShIPLEY BD18 3QB	3.1 miles  Car	26 mins  Bus	20 mins  Train	Monday to Friday 9:30am to 3pm Saturday 9:30am to 12:30pm
Pudsey 5 Lidget Hill, Pudsey LS28 7LG	5.1 miles  Car	27 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**

Monday to Sunday: 8am to 6pm
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
128 Bank Street,
Bradford BD1 1PT

Lloyds
43-45 Hustlegate,
Bradford BD1 1NT

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



Post Office

52 Sunbridge Road,
Bradford BD1 2AB

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

Supporting you

We're writing to customers and members of the local community to share our decision and make sure we understand any additional support required so our customers can continue banking locally with Santander.

- We'll also be contacting:
 - Personal and Business customers who regularly transact at the branch and may need help and support to access alternative ways to bank with us.
 - Personal and Business customers who, due to their personal circumstances, may have an increased risk of vulnerability.
- 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 9 123 123**.

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 9 123 123** to discuss alternative banking options, any concerns, or make a complaint about this decision. We're available Monday to Sunday 8am to 6pm.
- Request support if you want to switch accounts. Alternative banks or building societies available nearby currently 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](https://www.santander.co.uk/personal/support)

Halifax
28 Bank Street, Bradford BD1 1PT

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.

Customer communications

We're writing to all customers who regularly visit the branch. This includes customers who have transacted or undertaken a general enquiry at the branch three or more times between October 2021 and March 2022.

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.

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)

Copies of this leaflet are also available in braille and large print formats by calling us on 0330 9 123 123.