Understanding your branch closure

Santander, 164 Clapham High Street, Clapham, London, SW4 7TZ

This branch will be closing on 2 May 2019.
We'd like to explain why, and help you understand how you can continue banking with us.

Background to our approach

Over the last five years, we've continually invested in our branch network. All of our busiest branches across the UK have been refurbished and we've introduced improved services for our customers, including our new touch screen cash machines. Increasingly however, more of our customers are changing the way they manage their money. As well as using our branches, more and more people find it convenient to do their day to day banking using online, mobile or telephone banking. As a result, customers are visiting our branches less.

Given this change in our customer's requirements we've undertaken a comprehensive review of our branch network. This review incorporates analysis and consideration of many factors including where each of our branches are located and how they are used by our customers. Our branch network remains very important to us and our customers and we're committed to continuing to invest in and develop our branches. However we will be focusing our investment in those locations where our customers need and use our branches the most.

We can assure you that we don't take the decision to close any branch lightly and we assess each branch individually to consider the potential impact for customers and the alternative options available to bank locally.

We hope this leaflet helps to provide more information about our decision to close Clapham High Street branch.

Santander

Branch assessment

Before reaching the decision to close this branch, a comprehensive internal review was undertaken. Our analysis and considerations included:

- the way our Clapham High Street customers are choosing to bank with us
- the availability and proximity of additional Santander branches in surrounding areas
- the availability of alternative ways to bank with Santander
- access to alternative ways to bank in the local area such as the Post Office and cash machines
- the level of facilities provided in the branch
- property considerations such as expiry of a lease for the branch premises.

As a result of our assessment and following careful consideration, we have taken the difficult decision to close Clapham High Street branch on 2 May 2019.

How customers use the branch

92% of customers transacting at Clapham High Street branch already use a variety of ways to complete their banking

67% of Clapham High Street branch customers also use an additional Santander branch

57% of customers have transacted using our Online, Mobile or Telephone Banking services

Alternative local banking services

Banks/Building Societies

Nationwide
152 Clapham High Street, Clapham Common, London SW4 7UA

Cash machines (Nearest free to use cash machines)

Nationwide
152 Clapham High Street, Clapham Common, London SW4 7UA

Barclays
188 Clapham High Street, Clapham, London SW4 7UF

To find alternative free cash machines you can use the ATM Link Locator: **www.link.co.uk/atm-locator**

Post Office

161-163 Clapham High Street, London SW4 7ST

If you have a current account you can do your everyday banking at your local Post Office: pay in cash and cheques or withdraw money from your account.

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

Ways to bank with Santander

Closest Santander branches

Brixton

498 Brixton Road,
Brixton, London
SW9 8EX

1.2 miles	Yes Bus	No Train

Opening hours

Monday, Tuesday, Thursday, Friday	9am-5pm
Wednesday	10am-5pm
Saturday	9am-4pm

Clapham Junction

24-26 St Johns Road,
Clapham Junction,
London SW11 1QQ

1.6 miles	Yes Bus	No Train

Opening hours

Monday, Tuesday, Thursday, Friday	9am-5pm
Wednesday	10am-5pm
Saturday	9am-4pm

You can use any Santander branch. For alternative branches and their opening hours please search our branch locator: **branchlocator.santander.com**

Our branch team can help you explore different ways of banking with Santander

Mobile Banking

Download our secure Mobile Banking app or visit **santander.co.uk/mobilebanking**

Online Banking

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

Cash machines

Access 24/7 services at our cash machines.

Telephone Banking

Call **0800 9 123 123**

Monday to Friday: 8am to 8pm

Saturday to Sunday: 8am to 6pm

Outside of these hours you can bank through our automated service 24/7.

Post Office

Pay in cash and cheques or withdraw money from your account.

Supporting you

We're contacting 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're writing to all branch customers to let them know of the closure. This includes customers who have transacted at the branch in the last year or who live in the local area.
- Copies of this leaflet, explaining the closure decision are available in branch or our website **santander.co.uk/uk/our-branches**
- We've notified a range of community representatives within Clapham.
- Customer account details, including sort codes and account numbers won't be affected by the closure.
- Braille and large print copies are available on request at the branch or on **0800 085 0879**.
- This Impact Assessment will be updated online two weeks ahead of the planned closure to include a summary of feedback received and our responses.

Our Branch Manager and the local team are available to help you if you're affected by the closure of the branch. We can:

- Talk to you about the different ways to bank locally
- Provide individual or group discussions to help you try banking online or use our Telephone Banking service
- Explain how to keep your financial and personal details safe to help protect yourself from potential scams.
- Show you how to use cash machines
- Explain how to bank at the Post Office
- Arrange for you to meet the team at a neighbouring branch

You can also contact our dedicated UK based helpline on **0800 085 0879** to discuss any concerns you may have. We're available Monday to Friday 8am to 8pm and Saturday 8am to 4pm. Alternatively, you can email us at **CommunityEngagement@santander.co.uk**

Glossary of terms

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

How customers use the branch
Includes all customers transactions between April and September 2018. Digital or telephone usage includes customers who have completed a payment online or using Telephone Banking.

Range of community representatives
May include local Members of Parliament, Scottish Parliament, Welsh Assembly and Northern Ireland Assembly; Councillors; local representatives of groups such as Citizens Advice, Age UK, Chamber of Commerce, or any local groups or charities closely connected to the branch.

Alternative branches
Distances reflect Google Maps. Accurate as at time of print.

Summary of feedback
Two weeks before the branch closure we'll publish online an overview of responses and any complaints received from customers or the community including our responses and actions taken.

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