

# Branch Closure Impact Assessment

## Santander, 46a Church Street, Cromer, Norfolk NR27 9HH

This branch will be closing on 28 September 2017.  
We'd like to explain why, and help you understand  
how you can continue banking with us.

### Background

Santander UK is a member of UK Finance and is a signatory to the new Access to Banking Standard, a voluntary agreement introduced in May 2017. This aims to ensure that where banks decide to close branches, their customers are communicated with openly and treated fairly.

We don't take the decision to close any branch lightly. We undertake a comprehensive review of each branch to understand the potential impact for customers, and the alternative options available to bank locally. We notify customers and the local community in advance of the branch closure. Branch Closure Impact Assessments can be found on our website [santander.co.uk/uk/about-santander-uk/media-centre/press-releases](http://santander.co.uk/uk/about-santander-uk/media-centre/press-releases) and printed versions are available at the closing branch.

### Our approach

We're fully committed to investing in our branch network and, over the last four years, all of our 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 banking with us by phone, online, on tablets and smartphones as well as at cash machines and post offices.

As a result, 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 assessment of the Cromer branch.



## Branch assessment

Before reaching a decision to close the branch at Cromer, a full internal review was undertaken, including:

- The facilities in our Cromer and neighbouring branches
- The way customers are choosing to bank with us at this branch
- The availability of alternative ways a customer can bank with us
- The availability of other ways to bank in the local area

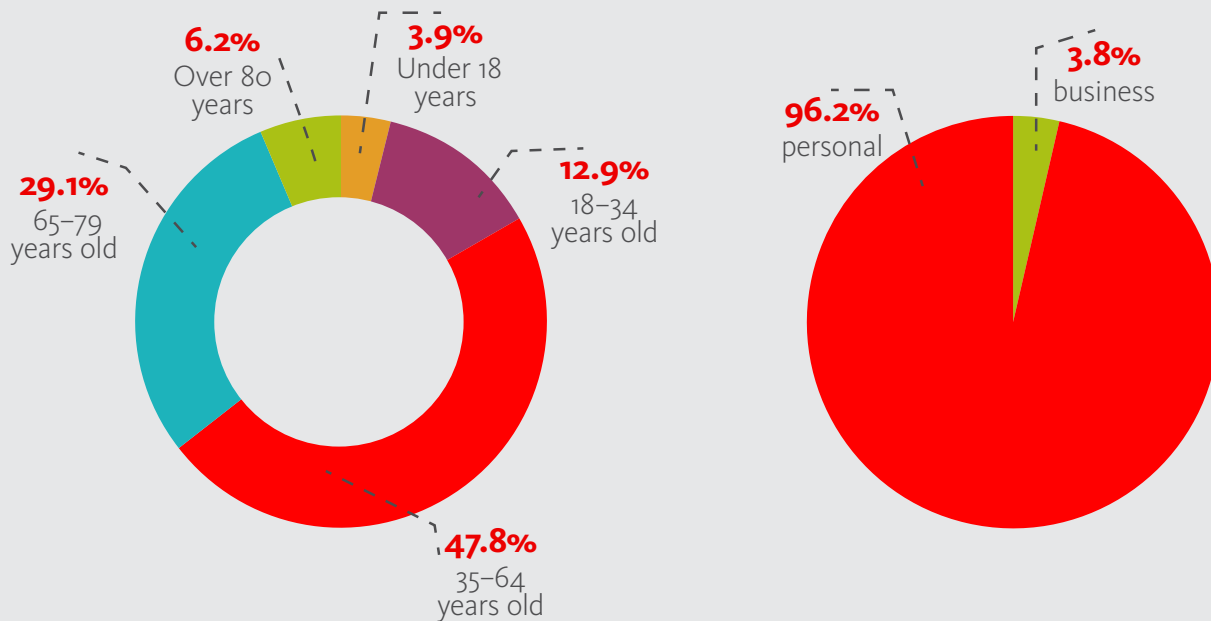
Our findings identified that 92% of customers at Cromer branch already use a variety of ways to complete their banking transactions, with just 8% of customers solely using this branch for their banking needs. For this branch, 50% of customers have chosen to transact online, by telephone or using their mobile in the six months to March 2017, as customers increasingly opt to complete day-to-day banking transactions in a range of alternative ways.

For these reasons, we've made the decision to close the branch at Cromer on 28 September 2017.

## How this branch is used

### Cromer branch customers






Based on personal Santander customers, who used the counter and/or cash machines at the branch, and business customers who used the cash machines at the branch, between September 2016 and March 2017.



### Branch facilities

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

### Customer usage

-  **8%** of customers solely transact at Cromer
-   **61%** of customers use at least one other Santander branch
-   **50%** of customers have also transacted using our Online, Mobile or Telephone Banking services

Based on personal Santander customers, who used the counter and/or cash machines at the branch, and business customers who used the cash machines at the branch, between September 2016 and March 2017.

# Ways to bank with Santander



## Closest Santander branch

North Walsham	<b>9.1</b>	<b>yes</b>	<b>yes</b>
6 Market Place, North Walsham, Norfolk NR28 9BP	miles	Bus	Train

## Alternative Santander branches

Holt	<b>9.8</b>	<b>yes</b>	<b>no</b>
29 Market Place, Holt, Norfolk NR25 6BE	miles	Bus	Train

Aylsham	<b>10.7</b>	<b>yes</b>	<b>no</b>
1 Red Lion Street, Aylsham, Norfolk NR11 6ER	miles	Bus	Train

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



## Online Banking

Our secure Online Banking is here to help you with most of the transactions you need to make in your day-to-day life. Wherever you are, whatever time it is, as long as you have a secure internet connection, you can log on and manage your accounts.

You can use Online Banking to check balances, make payments, set up free email and text alerts, change your personal or security details and much more. If you'd like to sign up for Online Banking, visit [santander.co.uk/onlinebanking](http://santander.co.uk/onlinebanking)



## Mobile Banking

Stay in control of your accounts and bank on the go with the latest Mobile Banking app on your smartphone or tablet. With a secure internet connection, you can use Mobile Banking to check balances, view statements, make payments, view and set up alerts and view your account details.

You can download our app directly from the app stores or alternatively, we can send you a link directly to the app - just visit our website. To find out more about Mobile Banking visit [santander.co.uk/mobilebanking](http://santander.co.uk/mobilebanking)

To view our range of helpful demos and videos on Online and Mobile Banking, visit [santander.co.uk/info/videohub](http://santander.co.uk/info/videohub)

You can access Online and Mobile Banking as soon as you've received your log on details.



Access the Android Pay™ app from the Google Play store



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



Download from the Samsung Galaxy Apps Store



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



Contactless payments (Up to £30)



## Telephone Banking

You can manage your accounts over the phone by speaking directly to one of our UK based banking teams on **0800 9 123 123**, Monday to Saturday 7am to 9pm and Sunday 8am to 9pm. Outside of these hours you can bank through our automated service 24/7.

If you're not currently registered for this service, visit [santander.co.uk/uk/help-support/telephone-banking](http://santander.co.uk/uk/help-support/telephone-banking) or call us on **0800 9 123 123**.



## Banking at your Post Office

If you have a Santander current account you can use Post Office branches for cash withdrawals, balance enquiries, cash deposits and cheque deposits.

If you want to make cash deposits at the Post Office you may need to order a new card. To make cheque deposits, paying in slips and envelopes are required which can be ordered by calling **0800 9 123 123**. You can find full details at [santander.co.uk/uk/help-support/ways-to-bank/banking-at-your-post-office](http://santander.co.uk/uk/help-support/ways-to-bank/banking-at-your-post-office)

## Alternative local financial services



### Banks/Building Societies

#### Barclays

Tucker Street, Cromer,  
Norfolk NR27 9HA



### Post Office

50 Mill Road, Suffield Park,  
Cromer, Norfolk NR27 0AD



### Cash machines (Nearest free to use cash machines)

#### Barclays

Tucker Street, Cromer,  
Norfolk NR27 9HA

#### HSBC

29A Church Street, Cromer,  
Norfolk NR27 9ES

# Supporting you

Following our announcement to close Santander's branch in Cromer we have been contacting customers and members of the local community to share our decision, understand any concerns and to make sure we provide any additional support required locally.

- We wrote to 7,900 customers to notify them of the closure, including details of alternative ways to bank with Santander and where to find our impact assessment.
- We also notified community representatives in Cromer, including the local Member of Parliament.
- The Cromer branch team has spoken to customers about the alternative ways to access their accounts, offering appointments to discuss options and support with the setting-up of telephone and online 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 Personal or Business current account can use Post Office branches for cash withdrawals, balance enquiries, cash and cheque deposits. To make cheque deposits, paying in slips and envelopes are required. Full details are available at [santander.co.uk/help-support/ways-to-bank/banking-at-your-post-office](https://www.santander.co.uk/help-support/ways-to-bank/banking-at-your-post-office).
- Accessibility of neighbouring Santander branches and facilities including step free access have been assessed prior to the decision to close this branch.

## Community Feedback

Following our announcement, two responses were received from our customers, or from the community representatives we wrote to. The main themes were:

- Norwich & Peterborough bank recently closed in the town and there was frustration from customers who had recently switched to Santander
- customers who do not wish to bank digitally
- travel concerns for the elderly

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

- We are committed to offering our customers a variety of ways to bank with Santander, some that require no travel, including online or mobile banking. Therefore using other Santander branches is just one possible option for local communities.
- For customers who are unable or do not wish to access online services, all Santander current account holders can also use the Post Office for cash and cheque deposits. We also have Telephony Advisors who are available to support customers with account management. The teams are available to assist 7am to 9pm Monday to Saturday and 8am to 9pm on Sundays. You can reach them by calling **0800 9 123 123**.
- The Cromer 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 and registered disabled customers to see if they require any additional help or support.

## Next Steps

The closure of our branch in Cromer will proceed as planned on 28 September 2017.

This decision was not taken lightly and since the announcement was made, we have notified our customers and the wider community and considered their feedback. We understand the impact the closure will have and continue to support our customers at this time.

Continued support is available to branch closure customers from our dedicated UK based helpline, **0800 085 0879**. We're available Monday to Friday 8am-9pm and Saturday 8am-4pm or alternatively you can email us at

**[CommunityEngagement@santander.co.uk](mailto:CommunityEngagement@santander.co.uk)**