

# Understanding your branch closure

Santander, 93-95 St Peters Street,  
Derby DE1 2AT

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 Derby, St Peters Street 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 Derby, St Peters Street 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 Derby, St Peters Street branch, a full review of the branch was undertaken, including:

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

## How customers use the branch


	January 2022 to June 2022	
	90%	of customers transacting at Derby, St Peters Street branch already use a variety of ways to complete their banking.
	38%	of Derby, St Peters Street branch customers also use an additional Santander branch.
	75%	of customers have transacted using our Online, Mobile or Telephone Banking services.
	324	Personal customers have transacted three times or more and <b>only</b> use Derby, St Peters Street branch.
	0	Business customer(s) have transacted three times or more and <b>only</b> use Derby, St Peters Street branch.
	108	Derby, St Peters Street branch customers have completed a general enquiry three times or more and <b>only</b> use Derby, St Peters Street 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
<b>Derby, Market Place</b> 5 Market Place, Derby DE1 3PY	<b>0.2 miles</b>  Walk	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](https://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
<b>Personal</b>					
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	✓
<b>Business</b>					
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](https://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](https://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](https://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

NatWest  
58 St Peters Street,  
Derby DE1 1XL

Halifax  
39 East Street,  
Derby DE1 2BL

To find additional free cash machines visit [link.co.uk/atm-locator](https://link.co.uk/atm-locator)



### Post Office

40-44 Babington Lane,  
Derby DE1 1SD

Visit [postoffice.co.uk/everydaybanking](https://postoffice.co.uk/everydaybanking) for more information or find your local Post Office branch at [postoffice.co.uk/branchfinder](https://postoffice.co.uk/branchfinder)

# Supporting you

Following our announcement to close our branch in Derby, St Peters Street 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. 5161 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 Derby; for a full list please see appendix.
- The Derby, St Peters Street 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](https://www.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:

NatWest  
58 St Peters Street, Derby DE1 1XL

- 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 Carer's 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)

## Community feedback

Following our announcement, 1 response was received from the customers and community groups we wrote to.

**The main theme was:**

- Overall disappointment at the decision to close the branch

**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 Derby, St Peters Street 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

- Derby, St Peters Street 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](https://www.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	
Derby St Peters Street	Local MP		
	Local Councillors		
	Citizens Advice Bureau	Citizens Advice Mid Mercia (Derby city office)	
	Chamber of Commerce	East Midlands Chamber (Derby office)	
	Residential Care Home		The Villas Care Home
			Nightingale House
			Liversage Court Residential Care Home
			Castle Park Care Home
			Oaklands Derby
			Lavender Lodge Nursing Home
			Bonsall View
			Chestnut House
			Douglas Court
			Elderflower House Care Home
			St Marks Road Care Home
			The Park Residential Nursing Home
			Langdale Heights Care Home
			Trevayler Care Home
		Derwent Lodge	
		Derwent View	
	Home Care Provider		Community Links
			Moorview Care (Derby)
		Sahara Care	
		Fairest Care Ltd	
		UP 24 Seven Services Ltd	

# Appendix

Branch Name	Category	Stakeholder Name
Derby St Peters Street	Local Community Support Groups	Age UK Derby & Derbyshire
		Macmillan Cancer Information and Support Service
		RNID Information Service - Lichfield
		Derbyshire Association for the Blind
		The Hardy Group
		Derbyshire Mind
	Post Office	Derby City Post Office