

# Branch Closure Impact Assessment

## Santander, 50 St John's Road, Corstorphine, Edinburgh EH12 6PB

This branch will be closing on 31 May 2018.  
We'd like to explain why, and help you understand  
how you can continue banking with us.

### Background to our approach

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

We continue to invest in our branch network and, over the last five 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. In addition to using 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.

We don't take the decision to close any branch lightly and we assess each branch individually to understand the potential impact for customers, and the alternative options available to bank locally.

This leaflet outlines our approach when considering whether to keep a branch open and our specific assessment of the Corstorphine, Edinburgh branch.






## Branch assessment

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

- The facilities in our Corstorphine branch and the surrounding Santander branches
- The way our Corstorphine branch customers are choosing to bank with us
- The availability of alternative ways a customer can bank with Santander
- The availability of other ways to bank in the local area

## Customer behaviour

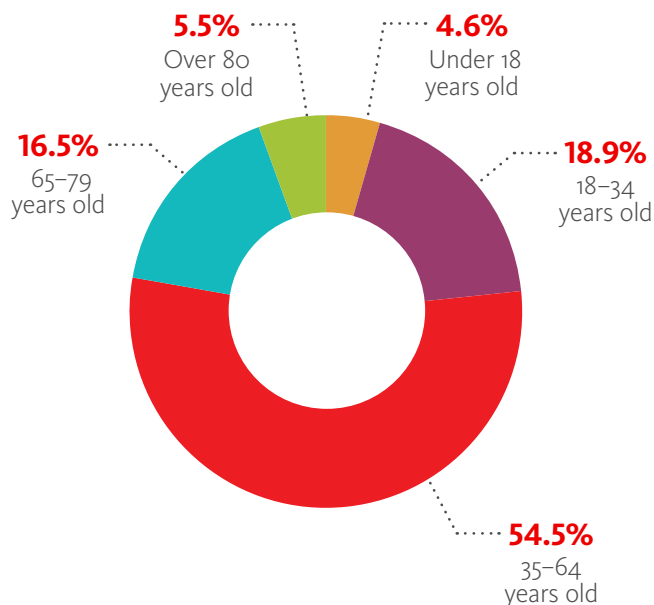
-  **90%** of customers transacting at Corstorphine branch already use a variety of ways to complete their banking
-  **47%** of Corstorphine branch customers also use an additional Santander branch
-  **58%** of customers have transacted using our Online, Mobile or Telephone Banking services
- Customers are using the Corstorphine branch less in comparison to our branches in Morningside and Hanover Street.

Based on customers transacting at the branch between January and June 2017.

# Corstorphine, Edinburgh branch customers

We reviewed the range of Santander customers, who used the counter and/or cash machines in the branch between January and June 2017

## Personal customers

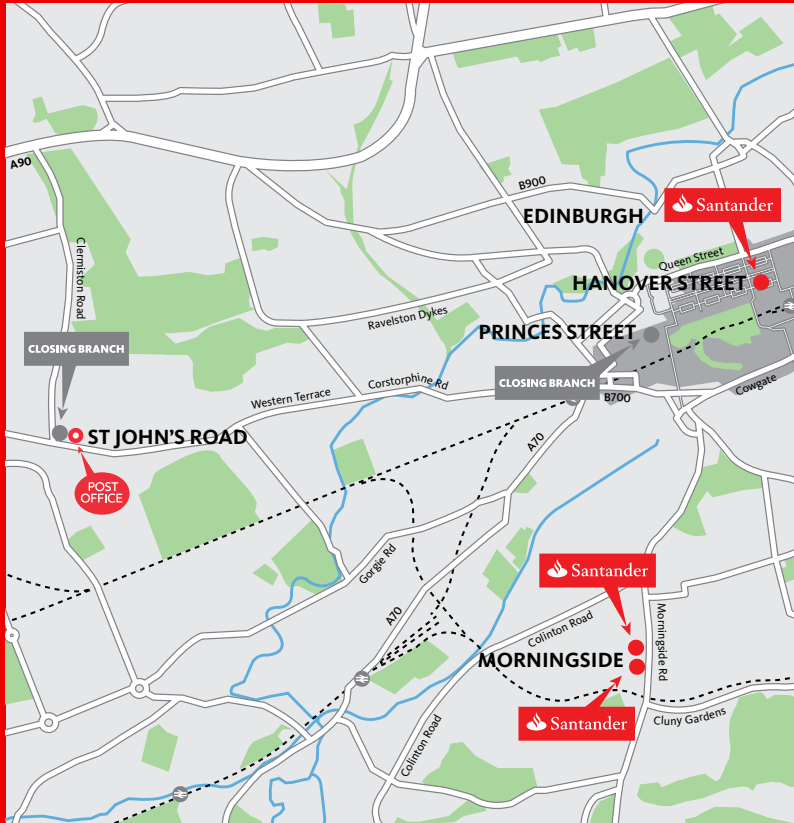


## Business customers

- 7.2% of transactions were made by business customers using the cash machine
- Santander business customers can use any Santander cash machine or the Post Office to withdraw cash or make deposits. Accounts can be managed via Mobile or Online Banking or by speaking directly to one of our UK based team on **0800 731 6666**

Data accurate as at June 2017

# Ways to bank with Santander



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

## Closest Santander branches

**Morningside**  
194-196 Morningside Road, Edinburgh EH10 4TD  
Opening hours Mon, Tues, Weds, Thurs, Fri 10am-5pm

<b>3.5</b>	<b>yes</b>	<b>no</b>
miles	Bus	Train

**Morningside**  
356 Morningside Road, Edinburgh EH10 4TE  
Opening hours Mon, Tues, Thurs, Fri 9am-5pm Weds 10am-5pm Sat 9am-4pm

<b>3.6</b>	<b>yes</b>	<b>no</b>
miles	Bus	Train

**Hanover Street**  
31 Hanover Street, Edinburgh EH2 2EB  
Opening hours Mon, Tues, Thurs, Fri 9am-5pm Weds 10am-5pm Sat 9am-4pm

<b>3.6</b>	<b>yes</b>	<b>no</b>
miles	Bus	Train

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



### Online Banking

To sign up for Online Banking, visit [santander.co.uk/onlinebanking](https://santander.co.uk/onlinebanking)



### Mobile Banking

Download our app directly from the app store or alternatively, we can send you a link directly to the app - just visit [santander.co.uk/mobilebanking](https://santander.co.uk/mobilebanking)



### Telephone Banking

Call **0800 9 123 123**  
Monday to Saturday 7am to 9pm  
Sunday 8am to 9pm  
Outside of these hours you can bank through our automated service 24/7



### Banking at your Post Office

All current account customers can use the Post Office to:

- Withdraw money
- Check balances
- Pay in cash and cheque deposits



Access the Android Pay™ app on Google Play



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](https://santander.co.uk)



Contactless payments (Up to £30)

# Supporting you

Following our announcement to close Santander's branch at Corstorphine we have 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 c14,100 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 Edinburgh, including the local Member of Parliament.
- The Corstorphine 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, 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 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/uk/help-support/ways-to-bank/banking-at-your-post-office](https://www.santander.co.uk/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, fourteen responses were received from the customers or community groups we wrote to. The main themes were:

- Overall disappointment of the decision to close the branch
- Concern about the additional travel needed to visit other branches
- Concerns for the elderly and those with mobility issues
- Customers who do not wish to bank digitally

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 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 Corstorphine 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 offer additional help or support.
- As part of our ongoing review of the branch network, we continue to assess the branch network across a range of factors including customer usage, ATM and digital channel usage and geographic coverage. This considers the impact for all our customers transacting at the branch and takes into account alternative ways for customers to continue banking with Santander.
- 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**.

## Next Steps

Corstorphine branch will close on 31 May 2018. 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.

Customers can continue to gain support for any queries relating to the branch closure 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)

## Alternative local banking services



### Banks/Building Societies

#### Nationwide

72 St John's Road, Corstorphine,  
Edinburgh EH12 8AT



### Post Office

109-111 St John's Road, Corstorphine,  
Edinburgh EH12 6NN



### Cash machines

(Nearest free to use cash machines)

#### Nationwide

72 St John's Road, Corstorphine,  
Edinburgh EH12 8AT

#### Sainsbury's

141 St John's Road, Corstorphine,  
Edinburgh EH12 7SD

Accurate as at date of publication

Apple Pay: Apple, the Apple logo, Apple Pay, Apple Watch and iPhone are registered trademarks of Apple Inc., registered in the US and other countries. Apple Pay and Apple Watch are trademarks of Apple Inc.

Android Pay: Google Play, Android, Android Pay, and the Android Logo are trademarks of Google Inc. The Android Robot is reproduced or modified from work created and shared by Google and used according to terms described in the Creative Commons 3.0 Attribution License.

Samsung and Samsung Pay are trade marks or registered trade marks of Samsung Electronics Co. Ltd. Use only in accordance with the law. Samsung Pay is available on select Samsung devices.

Santander UK plc. Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN, United Kingdom. Registered Number 2294747. Registered in England and Wales. [www.santander.co.uk](https://www.santander.co.uk). Telephone 0800 389 7000. Calls may be recorded or monitored. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 106054. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](https://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768. Santander and the flame logo are registered trademarks. GENH0324 NOV 17 H