

Santander Branch Impact Assessment

19 Frimley High St, Frimley GU16 7HJ

About Santander

Santander is fully committed to investing in its branch network and over the last three years all of the 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 using a range of ways to bank with us including by phone, online, on tablets and smartphones as well as at cash machines and post offices.

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 review of the Frimley branch.

Access to Banking Protocol

Santander UK is a member of the British Banking Association (BBA) and is a signatory to the Access to Banking Protocol which was introduced in May 2015. This is an industry-wide initiative, which aims to ensure that where banks close branches they do so responsibly and with consideration of the impact on local communities.

We don't take the decision to close any branch lightly. For each individual case, we undertake a comprehensive review to understand the potential impact for customers, and the alternative options available to bank locally. Where we do decide to close a branch, we notify customers in advance and engage with the local community, ensuring other ways to bank locally are available. All of our impact assessments are available via our website santander.co.uk.

Branch review

Before reaching a decision to close the branch in Frimley, a full internal review of the local area was undertaken, including:

- An assessment of the branch facilities in Frimley and our nearby branches
- The way customers are choosing to bank with us
- The availability of alternative ways a customer can bank with us
- The availability of other ways to bank in the local area.

Local banking services

Farnborough

95, Eastmead,
Farnborough GU14 7SA

1.9
miles



yes
Bus



no
Train



Camberley

72 – 78 High Street,
Camberley GU15 3RS

2.1
miles



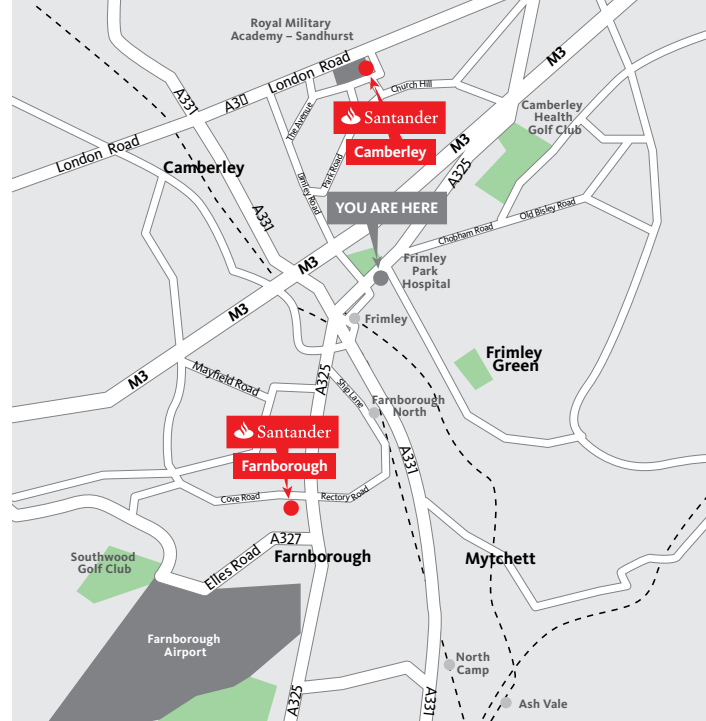
yes
Bus



yes
Train



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



Other local services

Banks



Lloyds

39 Frimley High St
Frimley GU16 7HJ



NatWest

15 Frimley High St
Frimley GU16 7HW



Barclays

17 Frimley High St
Frimley GU15 3RB

Cash machines



Nearest free to use cash machine: Barclays, 17 Frimley High St, Frimley GU15 3RB

Post Office



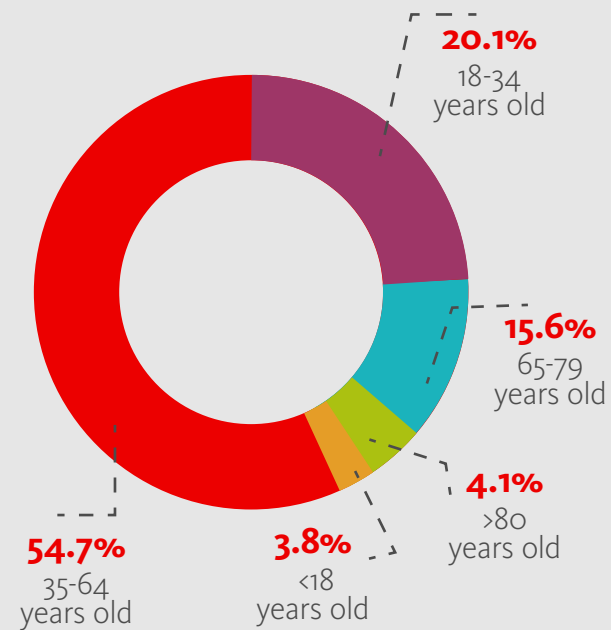
94, Frimley High St, Frimley GU16 7JE

Post Office opening hours

Monday	08.30 – 18.00
Tuesday	08.30 – 18.00
Wednesday	08.30 – 18.00
Thursday	08.30 – 18.00
Friday	08.30 – 18.00
Saturday	09.00 – 14.00
Sunday	closed

How this branch is used

Frimley branch customers



Other ways to bank with Santander



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



Mobile app



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



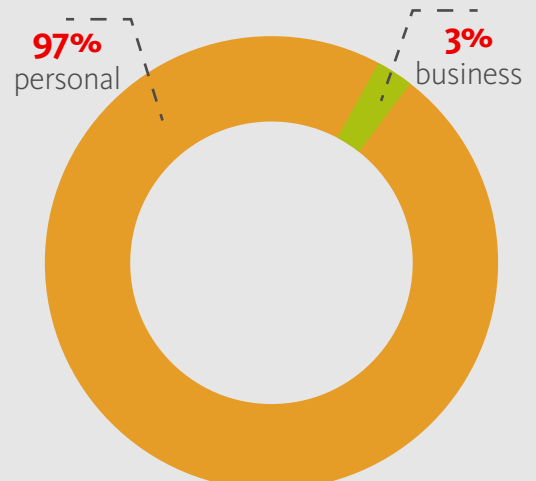
0800 9 123 123



Available through iPhone 6
or Apple Watch with
iOS8.3



Contactless Payments
(\leq £30)



Our Online, Mobile and Telephone Banking services give customers 24 hour access to their accounts, 7 days a week. In the local area broadband services are available from multiple suppliers.

Branch facilities

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



9%

of customers only use
Frimley branch



84%

of customers use another
Santander branch



55%

of customers use Online,
Mobile or Telephone
Banking services

Community Engagement

Following our announcement to close the branch, we contacted members of the local community to share our decision and to understand fully how the closure would impact them:

- We notified community representatives in Frimley including the local Member of Parliament, The Rt Hon Michael Gove MP (Surrey Heath), the Surrey Heath Borough Council, the Post Office and the local office of Age UK.
- We wrote to customers of the branch to let them know of the closure.
- Posters have been displayed in the branch advising customers of the planned closure dates.
- Leaflets have been provided in the branch outlining the range of ways to bank with us.
- Our Branch Manager and team have talked to customers using the branch to explain the alternative options, providing help and guidance where needed.
- Customers have been introduced to our teams in neighbouring branches in Farnborough and Camberley.

Community feedback

- Customers have commented about the need to travel to a neighboring branch, but no formal complaints have been received.
- No feedback has been received from the local community representatives that were contacted.

What we've done

- The Frimley branch team have spoken to customers about the alternative ways to access their accounts including using our Telephone, Online or Mobile Banking services as well as using the Post Office to check balances, make cash withdrawals and cash and cheque deposits.

Our decision

Following our review of both the Frimley branch and other branches within the local area, we made the decision to close the Frimley branch. This decision was not taken lightly and since the announcement was made we've engaged with our customers and wider community to listen to feedback and understand the impact the closure will have. We concluded that since customers are using the branch less in comparison to other branches in the area, we'll proceed with the closure on Tuesday 9 February and allow the lease of the Frimley branch building to expire.

Customers will have the option not only to use any Santander branch to do their banking, including the Camberley and Farnborough branches, which are a short distance away, but can also bank through the Post office, ATMs, Mobile, Online and Telephone Banking.

Customer account numbers and sort codes will stay the same and any standing orders, Direct Debits, cards and PINs will all continue unchanged.

