

Understanding your branch closure

Santander, 115-117 Victoria Street,
Victoria SW1E 5NT

This branch will be closing permanently at
3pm on 25 August 2022.

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 happening over a number of years now and has accelerated in recent times.

Due to these changes we've reviewed the ways we serve our customers, taking into consideration many factors including where a branch is located and how it is used, together with the alternative options available to bank locally and will be closing our Victoria branch at our lease break later this year.

As part of this review, we have considered the potential impact for our customers, colleagues and the alternative options available to bank locally.







We hope this leaflet helps to provide more information about our decision to close Victoria branch, the alternative ways to continue to bank with Santander and other local banking services available.

Branch assessment

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

- The way our Victoria 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

	October 2021 to March 2022	
	89%	of customers transacting at Victoria branch already use a variety of ways to complete their banking.
	56%	of Victoria branch customers also use an additional Santander branch.
	74%	of customers have transacted using our Online, Mobile or Telephone Banking services.
	218	Personal customers have transacted three times or more and only use Victoria branch.
	15	Business customers have transacted three times or more and only use Victoria branch.
	32	Victoria branch customers have completed a general enquiry three times or more and only use Victoria 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.

From 18 July this branch will be open Monday to Friday 9.30am - 3pm.

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 from 18 July 2022
Piccadilly 77 Piccadilly, London W1J 8AY	0.9 miles  Walk	14 mins  Bus	14 mins  Tube	Monday to Friday 9:30am to 3pm Saturday Closed
Tottenham Court Road 164-167 Tottenham Court Road, London W1T 7JE		25 mins  Bus	17 mins  Tube	Monday to Friday 9:30am to 3pm Saturday Closed

For further information on alternative branches and their opening hours please visit 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
Personal					
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	✓
Business					
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 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

Join our free fraud awareness events on keeping your money safe and avoiding scams.



Chat Banking

Available through santander.co.uk, Online and Mobile Banking.



Cash machines

Access 24/7 services at our cash machines.



Telephone Banking

Call **0330 9 123 123**

Monday to Sunday: 8am to 6pm
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

RBS
119 - 121 Victoria Street,
Westminster SW1E 6RA

Barclays
13 Artillery Row,
Westminster SW1P 1RH

To find additional free cash machines visit link.co.uk/atm-locator



Post Office

1 Broadway,
London SW1H 0AX

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

Supporting you

We're writing to 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'll also be contacting:
 - Personal and Business customers who regularly transact at the branch and may need help and support to access alternative ways to bank with us.
 - Personal and Business customers who, due to their personal circumstances, may have an increased risk of vulnerability.
- 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 **0800 085 0879**.

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 dedicated UK based helpline on **0800 085 0879** to discuss alternative banking options, any concerns, or make a complaint about this decision. We're available Monday to Sunday 8am to 6pm.
- Request support if you want to switch accounts. Alternative banks or building societies available nearby currently include:
 - RBS
 - 119 - 121 Victoria Street, Westminster SW1E 6RA
- 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 Carers 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)

Additional information

Lease break

A clause in the lease which allows either the landlord or tenant or both parties to terminate the lease before the end of the lease term.

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.

Customer communications

We're writing to all customers who regularly visit the branch. This includes customers who have transacted or undertaken a general enquiry at the branch three or more times between October 2021 and March 2022.

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.

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)

Copies of this leaflet are also available in braille and large print formats by calling us on 0800 085 0879.