

# Understanding your branch relocation

Santander, 2 Darley Street,  
Bradford BD1 3HR

This branch will be closing permanently at 2pm on 30 March 2023 and relocating.

We'd like to explain why, and help you understand how you can continue banking with us.

## Background to our approach

Your Santander branch in Bradford temporarily closed on 6 April due to structural concerns relating to the roof and ceiling. After assessing the site, we discovered that the repair work needed made re-opening the site in the near future difficult. We completed a review of the way our customers used the branch and found that our customers in Bradford would benefit from a replacement branch. This is because of the proximity of the branch to the city centre and customer usage.

We're delighted to inform you about our new location for your Santander branch in the Broadway Shopping Centre, Bradford. We've already started work on the branch and hope to open at the end of February 2023. This is our new permanent location in Bradford and will replace the existing branch on Darley Street.

We're really sorry for the inconvenience the temporary closure of this branch may have caused. However, as you'll appreciate, the safety of our customers and colleagues is our top priority. We'll continue to run the **courtesy return bus service** departing from opposite The Midland Hotel (Cheapside BD1 4HU) to our nearby Shipley branch where our team there are available to help you.

This service is available Monday to Friday and operates an hourly service with the first departure at 9.30am and the last at 1.30pm. All you'll need to do is prove you're a Santander customer, for example by showing your debit card.












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

# Branch assessment

Before reaching the decision to relocate the Bradford branch, a full review of the branch was undertaken, including:

- The way our Bradford 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 - who will all move in our new branch.

## How customers use the branch





	October 2021 to March 2022	
  	85%	of customers transacting at Bradford branch already use a variety of ways to complete their banking.
 	28%	of Bradford branch customers also use an additional Santander branch.
  	69%	of customers have transacted using our Online, Mobile or Telephone Banking services.
	692	Personal customers have transacted three times or more and <b>only</b> use Bradford branch.
	33	Business customers have transacted three times or more and <b>only</b> use Bradford branch.
	49	Bradford branch customers have completed a general enquiry three times or more and <b>only</b> use Bradford 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.

96.6% 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>Broadway Shopping Centre</b> Hall Ings, Bradford BD1 1JR	<b>0.3 miles</b>  Walk			Monday to Friday 9:30am to 3pm Saturday 9:30am to 12:30pm  * Branch to open end of February 2023.
<b>Shipley</b> 2 Market Square, Shipley BD18 3QB	<b>3.1 miles</b>  Car	<b>26 mins</b>  Bus	<b>20 mins</b>  Train	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://www.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://www.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://www.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

Halifax  
128 Bank Street,  
Bradford BD1 1PT

Lloyds  
43-45 Hustlegate,  
Bradford BD1 1NT

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



### Post Office

52 Sunbridge Road,  
Bradford BD1 2AB

Visit [postoffice.co.uk/everydaybanking](https://www.postoffice.co.uk/everydaybanking) for more information or find your local Post Office branch at [postoffice.co.uk/branchfinder](https://www.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 notified community representatives in Bradford; for a full list please see appendix.
- We'll be contacting:
  - Personal and Business customers who have transacted or undertaken a general enquiry at the branch three or more times between October 2021 - March 2022.
  - Personal and Business customers who, due to their personal circumstances, may have an increased risk of vulnerability and have transacted or undertaken a general enquiry at the branch once or more between October 2021 - March 2022.

**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 9 123 123** 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:

Halifax  
28 Bank Street, Bradford BD1 1PT
- 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

### 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 9 123 123**.

### 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 0330 9 123 123.**

# Appendix

Branch Name	Category	Stakeholder Name	
Bradford	MP		
	Local Councillors		
	Citizens Advice Bureau	Bradford Citizens Advice	
	Chamber of Commerce	West & North Yorkshire Chamber of Commerce	
	Residential Care Home	Burger Court	
		Chesnut Lodge	
		Walmer Lodge Residential Home	
		Acorn Nursing Home	
	Home Care Provider	Turning Point - Bradford	
		Meridian Health and Social Care - Bradford	
		Justintime Healthcare	
		Sova Healthcare	
		Care Standard	
	Local Community Support Groups	Age UK Bradford District	
		Cancer Support Yorkshire	
		RNID Leeds	
		Bradford Centre for the Blind	
		Food for Thought Memory Café	
	Post Office	Sunbridge Road Post Office	