Understanding your branch closure

Santander, 118-122 Quarry Street, Hamilton, Lanarkshire ML3 7AX

This branch will be closing on 17 December 2020.

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

Background to our approach

As we haven't been able to reach agreement with the landlord on the renewal of our lease this branch will be permanently closed on 17 December 2020 at 4pm.

We're extremely sorry for the limited notice we've been able to provide and for the inconvenience this may cause. We can reassure you that your account details, including your sort code and account number, won't be affected by these changes.

We hope this leaflet helps provide more information on the closure of Hamilton branch, the alternative ways to continue to bank with Santander and other local banking services available.



Branch assessment

The decision to close the Hamilton branch was taken as a result of the lease expiry. However, analysis was undertaken to assess the impact on our customers. Our analysis and considerations included:

- the way our Hamilton customers are choosing to bank with us
- the availability and proximity of additional Santander branches in surrounding areas
- the availability of alternative ways to bank with Santander
- access to alternative ways to bank in the local area such as the Post Office and cash machines
- the level of facilities provided in the branch.

How customers use the branch







of customers transacting at Hamilton branch already use a variety of ways to complete their banking





40%

of Hamilton branch customers also use an additional Santander branch







of customers have transacted using our Online, Mobile or Telephone Banking services



branch only customers who have transacted regularly at Hamilton branch

Includes all customer transactions between July and December 2019. Digital or telephone usage includes customers who have completed a payment online or using Telephone Banking.

Local banking services*



Alternative Banks/Building Societies



Post Office

Palace Towers, Hamilton ML3 6AD



Cash machines (Nearest free to use cash machines)

RBS Nationwide Palace Towers, 57-59 Quarry Street, Hamilton Hamilton ML3 6AD ML3 7AH

To find alternative free cash machines you can use the ATM Link Locator: www.link.co.uk/atm-locator

23-25 Cadzow Street, Hamilton ML3 6EE (A short walk away within Hamilton)

If you have a current account you can do your everyday banking at your local Post Office: pay in cash and cheques or withdraw money from your account.

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

branchfinder

^{*} During Covid 19 operational hours may differ.

Ways to bank with Santander



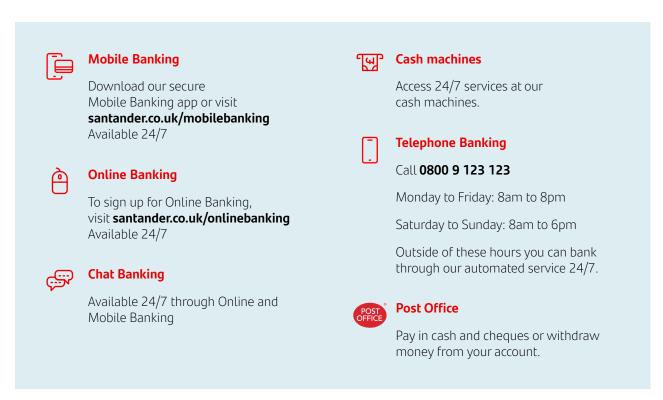
Closest Santander branches

You can use any Santander branch.

Wishaw 2 Main Street, Wishaw, Lanarkshire ML2 7AF	5.6 miles	Yes Bus	No Train	Opening hours* Monday - Friday	9.30am-4.30pm
East Kilbride 25 The Plaza, East Kilbride, Lanarkshire G74 1LW	7.3 miles	Yes Bus	No Train	Opening hours* Monday - Friday Saturday	9.30am-4.30pm 9.30am-4pm

^{*}For alternative branches and their opening hours please search our branch locator: **branchlocator.santander.com**. During coronavirus our branch hours may differ.

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



Supporting you

Following our announcement to close Santander's branch at Hamilton 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 45,207 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 Hamilton, including the local Member of Parliament and Member of Scottish Parliament.
- The Hamilton 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/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.

Community Feedback

Following our announcement 12 responses were received from the customers and community groups we wrote to. The main themes were:

- Overall disappointment at the decision to close the branch including short notice of communications
- Concern about the additional travel needed to visit other branches and cash machines
- Concern for elderly customers and those with disabilities

Next Steps

We're sorry for the limited notice that we've been able to provide due to the forced closure of the branch, but we're pleased to let you know that we're in the process of securing a location at Cadzow Street, Hamilton which we plan to open in January 2021 and expect to remain open until April 2021.

This will enable our team to provide continued local face to face support for queries or provide any assistance you may need to access alternative banking channels, such as Online, Mobile or Telephone Banking, or using the Post Office for day to day transactions such as taking out cash, account balances or making deposits.

Customers can gain support ongoing for any queries relating to the branch closure from our dedicated UK based helpline, 0800 085 0879. We're available Monday to Friday 8am-8pm and Saturday 8am-4pm or alternatively you can email us at **CommunityEngagement@santander.co.uk**

Glossary of terms

Transaction/transacted

A payment in or out of an account at the branch counter or cash machine.

Range of community representatives

May include local Members of Parliament, Scottish Parliament, Welsh Assembly and Northern Ireland Assembly; Councillors; local representatives of groups such as Citizens Advice, Age UK, Chamber of Commerce, or any local groups or charities closely connected to the branch.

Branch only Customers

Customers who have transacted 6 or more times in a 6 month period from July to December 2019 at the closing branch and who do not use another branch, Post office, online, mobile or telephone banking.

Alternative branches

Distances reflect Google Maps. Accurate as at time of print.

Lease Expiry

Date at which our right to remain in the leasehold premises comes to an end.

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** week of closure.

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