

# 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



91%

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



73%

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



61

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

RBS  
Palace Towers, Hamilton ML3 6AD



### Cash machines (Nearest free to use cash machines)

RBS Palace Towers, Hamilton ML3 6AD	Nationwide 57-59 Quarry Street, Hamilton ML3 7AH
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To find alternative free cash machines you can use the ATM Link Locator:  
[www.link.co.uk/atm-locator](http://www.link.co.uk/atm-locator)



### Post Office

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](http://postoffice.co.uk/everydaybanking) for more information or find your local Post Office branch at [postoffice.co.uk/branchfinder](http://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.

<b>Wishaw</b> 2 Main Street, Wishaw, Lanarkshire ML2 7AF	<b>5.6</b> miles	<b>Yes</b> Bus	<b>No</b> Train	<b>Opening hours*</b> Monday - Friday	9.30am-4.30pm
<b>East Kilbride</b> 25 The Plaza, East Kilbride, Lanarkshire G74 1LW	<b>7.3</b> miles	<b>Yes</b> Bus	<b>No</b> Train	<b>Opening hours*</b> 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](https://branchlocator.santander.com). During coronavirus our branch hours may differ.

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



### Mobile Banking

Download our secure Mobile Banking app or visit [santander.co.uk/mobilebanking](https://santander.co.uk/mobilebanking)  
Available 24/7



### Online Banking

To sign up for Online Banking, visit [santander.co.uk/onlinebanking](https://santander.co.uk/onlinebanking)  
Available 24/7



### Chat Banking

Available 24/7 through Online and Mobile Banking



### Cash machines

Access 24/7 services at our cash machines.



### Telephone Banking

Call **0800 9 123 123**

Monday to Friday: 8am to 8pm

Saturday to Sunday: 8am to 6pm

Outside of these hours you can bank through our automated service 24/7.



### Post Office

Pay in cash and cheques or withdraw money from your account.

# 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](https://www.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 14 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 pleased to confirm that we've now agreed a short-term lease at 71 Cadzow Street, Hamilton, ML3 6DZ. We plan to open a temporary branch there on 28 January 2021 and expect to remain open until April 2021.

This temporary branch will enable our team to provide local face to face servicing support and any assistance you may need to access alternative banking channels, such as Mobile, Online, or Telephone Banking or ordering a card for ATM use. For day to day transactions such as taking out cash, account balances or making deposits you can use your Santander card at any branch of the Post Office. The nearest Post Office in the centre of Hamilton is located very nearby at 23-25 Cadzow Street and the team in our temporary location will be on hand to support you in using their services if you need any assistance.

The temporary branch will be unable to complete any cash and cheque transactions.

The opening hours for our temporary branch during the current Covid-19 restrictions will be Monday to Friday, 10am to 2pm. We're also taking all necessary steps to ensure the branch is a safe environment for our customers to visit and colleagues to work including providing hand sanitiser and installing protective screens.

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](mailto: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](https://www.santander.co.uk/uk/our-branches) week of closure.