

Understanding your branch closure

Santander, 31a High Street,
Harpenden AL5 2RU

This branch will be closing at 4pm on 22 July 2021.

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 they manage their money. As well as using our branches, many more of our customers find it convenient to do their day-to-day banking using Online, Mobile or Telephone Banking. As a result, customers are visiting our branches much less. This change has been happening over a number of years now and has accelerated in recent times.

Due to these changes, we have carefully and thoroughly reviewed the way we develop our services for customers and considered many factors, including where each of our branches are located and how they are used.

We know our branch network remains very important to our customers. Whilst we have made the difficult decision to close some branches, we have only done so where we know there are other facilities our customers can use and where we have another Santander branch within a few miles.

As part of this review, we have assessed each branch individually to consider 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 Harpenden branch, the alternative ways to continue to bank with Santander and other local banking services available.

Adam Bishop,
Head of Branch Interactions







Branch assessment

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

- The way our Harpenden branch customers are choosing to bank with us.
- The proximity of other Santander branches in surrounding areas.
- The availability of alternative ways to bank with Santander, and additional ways to bank locally such as the Post Office and cash machines.
- The impact on our colleagues.

How customers use the branch






	July to December 2019	
	89%	of customers transacting at Harpenden branch already use a variety of ways to complete their banking.
	39%	of Harpenden branch customers also use an additional Santander branch.
	77%	of customers have transacted using our Online, Mobile or Telephone Banking services.
	64	customers have transacted six times or more and only use Harpenden branch.

We've used data between July 2019 and December 2019 to represent normal branch usage, as data from 2020 was significantly impacted by the coronavirus pandemic. The data includes all customer transactions within the time frames stated. Online, mobile or telephone usage includes customers who have completed a payment.

97% 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 products and services include counter service, cash withdrawals, current accounts, savings accounts (including ISAs), unsecured personal loans, credit cards, business banking, mortgages, investments, insurance and financial planning services.

	Transport			Opening hours*
St Albans 22 St Peters Street, St Albans AL1 3LX	4.7 miles  Car	20 mins  Bus		Monday to Friday 9:30am to 4:30pm Saturday 9:30am to 4pm
Luton 54-56 George Street, Luton LU1 2AB	6.5 miles  Car	21 mins  Bus	21 mins  Train	Monday to Friday 9:30am to 4:30pm Saturday 9:30am to 4pm

*Our branch hours may differ due to the impact of coronavirus and lockdown restrictions. For further information on alternative branches and their opening hours please search our 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			
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 **0800 9 123 123**

Monday to Friday: 8am to 8pm
Saturday 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 available nearby



Cash machines

Sainsbury's
31 High Street,
Harpenden AL5 2RU

Nationwide Building Society
20 High Street
Harpenden AL5 2SX

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



Post Office

29 High Street,
Harpenden AL5 2RU

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

Supporting you

Following our announcement to close Santander's branch at Harpenden 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 c 6449 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 local community representatives including the local Member of Parliament.
- The Harpenden 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 Business, current or savings account card can pay in and withdraw cash, get a balance and pay in cheques (Business and current account holders only) at any Post Office. To make cheque deposits, paying in slips and envelopes are required. Full details are available at [santander.co.uk/uk/help-support/ways-to-bank/banking-at-your-post-office](https://www.santander.co.uk/uk/help-support/ways-to-bank/banking-at-your-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 1 response was received from the customers and community groups we wrote to.

The main themes were:

- Overall disappointment at the decision to close the branch.
- Concern about the additional travel needed to visit other branches and ATMs.
- Customers who do not wish or are not able to bank digitally.

We have undertaken the following activities in response to the key areas of concern:

- We are committed to offering our customers a variety of ways to bank locally with Santander, including Telephone, Online or Mobile Banking and the Post Office. Using other Santander branches is just one possible option for customers.
- The Harpenden branch team has been completely focused on helping customers who are affected by the closure and has provided additional support to ensure customers understand the alternatives available. The team has also proactively contacted our elderly customers, regular branch users, customers with a power of attorney or disability registered with us and customers with supported banking in place.
- For customers who are unable or do not wish to access online services, all Santander business, current and savings account card holders can also use all Post Office branches for cash and cheque deposits, withdrawals and to check their account balance. We also have Telephony Advisors who are available to support customers with account management. You can reach them by calling **0800 9 123 123**. We offer a voice recognition facility in Telephone Banking where passwords are not required.
- The branch team were happy to escort customers to the local Post Office to show them how to transact and talk through the facilities they provide.

Next Steps

Harpenden branch will close on 22 July 2021. This decision was not taken lightly and we understand the impact the closure will have and continue to support our customers at this time.

Customers can gain support ongoing for any queries relating to the branch closure from our dedicated UK based helpline, **0800 085 0879** or alternatively you can email us at CommunityEngagement@santander.co.uk.