

# 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 <b>only</b> 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*
<b>St Albans</b> 22 St Peters Street, St Albans AL1 3LX	<b>4.7 miles</b>  Car	<b>20 mins</b>  Bus		Monday to Friday 9:30am to 4:30pm Saturday 9:30am to 4pm
<b>Luton</b> 54-56 George Street, Luton LU1 2AB	<b>6.5 miles</b>  Car	<b>21 mins</b>  Bus	<b>21 mins</b>  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](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			
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 **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

Halifax  
34 High Street,  
Harpenden AL5 2SX

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



### Post Office

29 High Street,  
Harpenden AL5 2RU

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'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**. Copies are also available in braille and large print formats.

**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 wish to:**

- Talk about the different ways to bank locally and online.
- Arrange to meet the team at a neighbouring branch.
- Contact our dedicated UK based helpline on **0800 085 0879** to discuss any concerns or alternative banking options. We're available Monday to Friday 8am to 8pm and Saturday 8am to 4pm.
- Request support if you wish to switch accounts. Alternative banks or building societies available nearby include:
  - Halifax  
34 High Street, Harpenden AL5 2SX
- Alternatively, you can email us at **CommunityEngagement@santander.co.uk**
- 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 or out of an account at the branch counter or cash machine.

### Customer communications

We're writing to all customers who regularly transact at the branch. This includes customers who have transacted at the branch three times or more between July and December 2019 or January and December 2020.

### 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 pre 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)