

# **Santander Branch Closure Impact Assessment**

276 Banbury Road, Summertown, Oxford, Oxfordshire, OX2 7DS

# About Santander

Santander is fully committed to investing in its branch network and over the last three years all of the largest and busiest branches across the UK have been refurbished.

Increasingly however, customers are changing the way they choose to bank with us. In addition to our branches, more and more people are using a range of ways to bank with us including by phone, online, on tablets and smartphones as well as at cash machines and post offices.

Some of our branches are being used less often. This review outlines our approach when considering whether to keep a branch open and our specific review of the Summertown Oxford branch.

## Access to Banking Protocol

Santander UK is a member of the British Bankers' Association (BBA) and is a signatory to the Access to Banking Protocol which was introduced in May 2015. This is an industry-wide initiative, which aims to ensure that where banks close branches they do so responsibly and with consideration of the impact on local communities.

We don't take the decision to close any branch lightly. For each individual case, we undertake a comprehensive review to understand the potential impact for customers, and the alternative options available to bank locally. Where we do decide to close a branch, we notify customers in advance and engage with the local community, ensuring other ways to bank locally are available. All of our Banking Protocol impact assessments are available via our website [santander.co.uk/uk/about-santander-uk/media-centre/press-releases](http://santander.co.uk/uk/about-santander-uk/media-centre/press-releases)

## Branch review

Before reaching a decision to close the branch in Summertown, Oxford, a full internal review of the local area was undertaken, including:

- An assessment of the facilities in Summertown Oxford branch and our nearby branches
- The way customers are choosing to bank with us
- The availability of alternative ways a customer can bank with us
- The availability of other ways to bank in the local area.

## Local banking services

### Nearby Santander branches

#### Oxford City

Carfax, Oxford, Oxfordshire, OX1 1HB

**1.9**



miles

**yes**



Bus

**no**



Train

#### Oxford Headington

116 London Road, Headington, Oxfordshire, OX3 9AS

**3.2**



miles

**yes**



Bus

**no**



Train

Accurate at date of publication. Distances measured using Google maps.

### Closest alternative services

#### Banks



#### NatWest

249 Banbury Road, Summertown, Oxford, Oxfordshire, OX2 7HR



#### HSBC

267 Prama House, Banbury Road, Summertown, Oxford, Oxfordshire, OX2 7HY

#### Cash machines



#### Nearest free to use cash machines:

NatWest

249 Banbury Road, Summertown, Oxford, Oxfordshire, OX2 7HR

Sainsbury's Bank

236 Banbury Road, Summertown, Oxford, Oxfordshire, OX2 7HN

#### Post Office



3 Kendall Crescent, Oxford, Oxfordshire OX2 8NE

#### Post Office opening hours

Monday	9.00am - 5.30pm
Tuesday	9.00am - 5.30pm
Wednesday	9.00am - 5.30pm
Thursday	9.00am - 5.30pm
Friday	9.00am - 5.30pm
Saturday	9.00am - 12.30pm
Sunday	Closed

### Other ways to bank with Santander



[santander.co.uk](http://santander.co.uk)



Mobile app



Mobile to Mobile Payments Register at [santander.co.uk](http://santander.co.uk)



0800 9 123 123



Available through iPhone 6 or Apple Watch with iOS8.3 or later



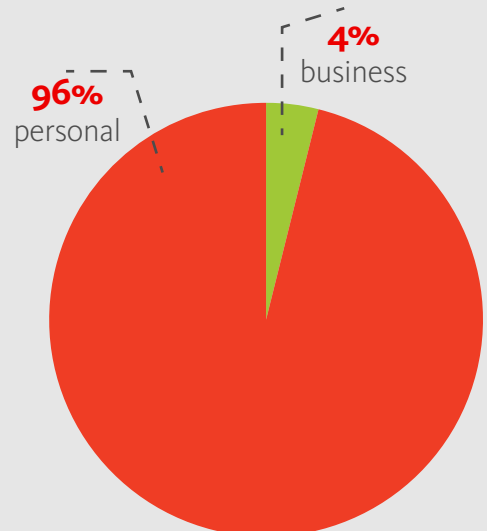
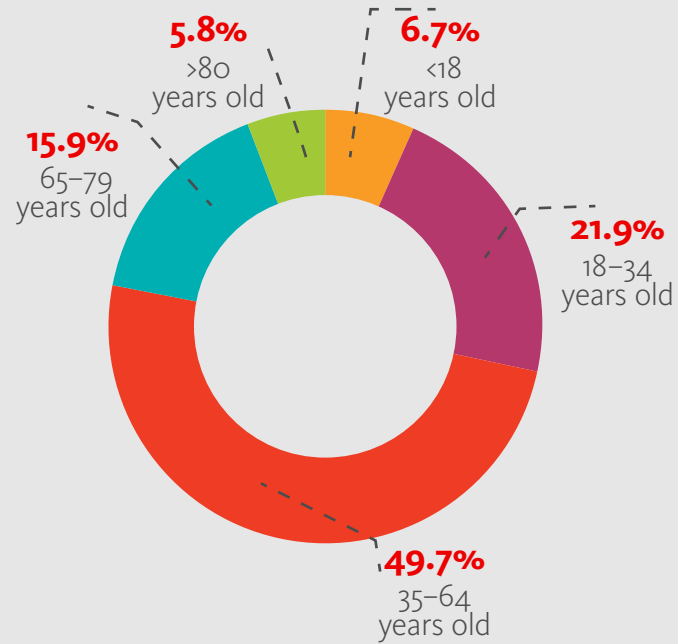
Contactless Payments (<£30)

Our Online, Mobile and Telephone Banking services give customers 24 hour access to their accounts, 7 days a week. In the local area broadband services are available from multiple suppliers.



### How this branch is used

#### Summertown Oxford branch customers



## Branch facilities

Counter	Yes
Internal cash machine	Yes
External cash machine	Yes
Self service machines	No
Local Business Manager	No



**7%**

of customers only use Summertown Oxford branch



**67%**

of customers use another Santander branch



**51%**

of customers use Online, Mobile or Telephone Banking services

*Includes Santander customers only; using the counter and/or cash machines at the branch between October 2015 and March 2016.*

# Community Engagement

Following our announcement to close the branch, we contacted customers and members of the local community to share our decision and to understand the impact it may have:

- We notified community representatives in Summertown, Oxford including the local Member of Parliament, Nicola Blackwood MP; the Oxford City Council representatives for Summertown Ward, the Post Office and the Citizens Advice Bureau.
- We wrote to circa 10,000 branch customers to let them know of the closure. This includes customers who opened accounts or transacted at the branch, or who live in the local area.
- Posters have been displayed in the branch advising customers of the planned closure date.
- Leaflets have been provided in the branch outlining the range of alternative ways to bank with us, as well as details of nearby Santander branches.
- Our Branch Manager and team have talked to customers using the branch to explain the alternative options, providing help and guidance where needed.
- Customers have been introduced to our teams in the neighbouring branches in Oxford.
- Oxford City branch hosted an open evening to introduce the Summertown Oxford customers to the branch team.

## Community feedback

- Following our customer communications, responses were received from 3 customers.
- No comments were received from the community representative letters we sent (accurate at date of publication).

### Our response and actions taken

- The Summertown Oxford branch team have spoken to customers about the alternative ways to access their accounts including using our Online, Mobile and Telephone Banking services as well as using the Post Office.
- A Post Office representative has been advised of the closure. All Santander customers who have a personal current account can use Post Office branches for cash withdrawals, balance enquiries, cash or cheque deposits. Customers wishing to make cash deposits may need to order a new card. 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](http://santander.co.uk/uk/help-support/ways-to-bank/banking-at-your-post-office)
- Accessibility of neighbouring Santander branches and facilities have been assessed prior to closure and both Oxford branches provide step free access for customers.

### Our decision

Following our review of both the Summertown Oxford branch and other branches within the local area, we made the decision to proceed with the closure of Summertown Oxford branch. This decision was not taken lightly and since the announcement was made we have engaged with our customers and the wider community to listen to feedback and understand the impact the closure will have. We concluded that since customers are using the branch less in comparison to other branches in the area, we will proceed with the closure on 11 August 2016.

Customers will have the option not only to use any Santander branch to do their banking, including the Oxford City and Oxford Headington branches, which are a short distance away, but can also bank through the Post Office, cash machines, Online, Mobile and Telephone Banking.

Customer account numbers and sort codes will stay the same and any standing orders, Direct Debits, cards and PINs will all continue unchanged.