

Branch Closure Impact Assessment

Santander, 7 - 9 Tron Place, Largs, Ayrshire KA30 8AR

This branch will be closing on 29 June 2017.
We'd like to explain why, and help you understand
how you can continue banking with us.

Background

Santander UK is a member of the British Bankers' Association (BBA) and is a signatory to the Access to Banking Protocol which was initially introduced in May 2015. Following a review of the protocol, further updates are being introduced, which take effect from May 2017. 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 customers and local communities.

We don't take the decision to close any branch lightly. For each individual case, we undertake a comprehensive review consulting widely across the bank, to understand the potential impact for customers, and the alternative options available to bank locally. Where we decide to close a branch, we notify customers in advance and engage with the local community. Branch Closure Impact Assessments are available from your local branch or on our website santander.co.uk/uk/about-santander-uk/media-centre/press-releases

Our approach

We're fully committed to investing in our branch network and, over the last four years, all of our 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 banking with us by phone, online, on tablets and smartphones as well as at cash machines and post offices.

As a result, 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 assessment of the Largs branch.



Branch assessment

Before reaching a decision to close the branch at Largs, a full internal review of the local area was undertaken, including:

- The facilities in our Largs and neighbouring branches
- The way customers are choosing to bank with us at this branch
- The availability of alternative ways a customer can bank with us
- The availability of other ways to bank in the local area

Our findings identified that customers of the branch at Largs already use a variety of ways to complete their banking transactions, with 11% of customers solely using the branch at Largs for their banking needs. Customers are increasingly opting to complete day-to-day banking transactions in a range of alternative ways. For this branch, 46% of customers have chosen to transact online, by telephone or using their mobile in the six months up to December 2016.

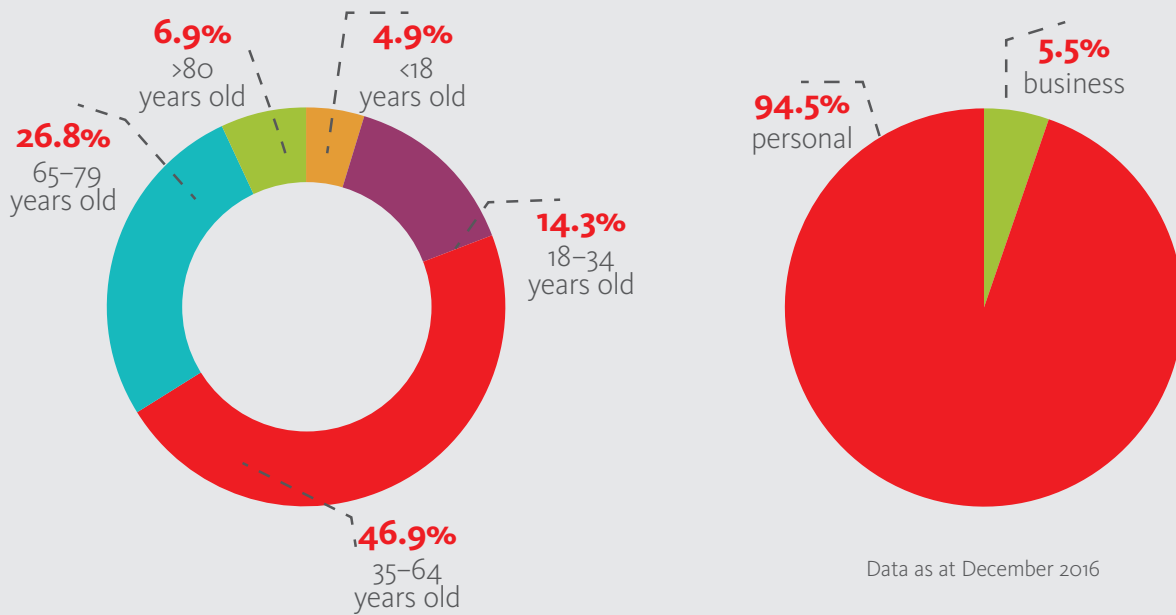
Customers are using the branch at Largs less in comparison to our alternative branches at Greenock and Saltcoats.

For these reasons, we've made the decision to close the branch at Largs on 29 June 2017.

How this branch is used

Largs branch customers






This is based on personal Santander customers, who used the counter and/or cash machines at the branch, and business customers who used the cash machines at the branch, between July 2016 and December 2016.



Branch facilities

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

Customer usage

-  **11%** of customers solely transact at Largs
-   **51%** of customers additionally use at least one other Santander branch
-   **46%** of customers have also transacted using our Online, Mobile or Telephone Banking services

This is based on personal Santander customers, who used the counter and/or cash machines at the branch, and business customers who used the cash machines at the branch, between July 2016 and December 2016.

Ways to bank with Santander



Closest Santander branch

Saltcoats

19 Chapelwell Street,
Saltcoats KA21 5EB

12.9



miles

yes



Bus

yes



Train

Alternative Santander branch nearby

Greenock

16-18 Hamilton Gate,
Greenock PA15 1JW

14.3



miles

yes



Bus

no



Train

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



Online Banking

Our secure Online Banking is here to help you with most of the transactions you need to make in your day-to-day life. Wherever you are, whatever time it is, as long as you have a secure internet connection, you can log on and manage your accounts.

You can use Online Banking to check balances, make payments, set up free email and text alerts, change your personal or security details and much more. If you'd like to sign up for Online Banking, visit santander.co.uk/onlinebanking



Mobile Banking

Stay in control of your accounts and bank on the go with the latest Mobile Banking app on your smartphone or tablet. With a secure internet connection, you can use Mobile Banking to check balances, view statements, make payments, view and set up alerts and view your account details.

You can download our app directly from the app stores or alternatively, we can send you a link directly to the app - just visit our website. To find out more about Mobile Banking visit santander.co.uk/mobilebanking

To view our range of helpful demos and videos on Online and Mobile Banking, visit santander.co.uk/info/videohub

You can access Online and Mobile Banking as soon as you've received your log on details.



Access the Android Pay™ app from the Google Play store



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



Mobile to Mobile Payments. Register at santander.co.uk



Contactless payments (Max limit £30)



Telephone Banking

You can manage your accounts over the phone by speaking directly to one of our UK based banking teams on **0800 9 123 123**, Monday to Saturday 7am to 9pm and Sunday 8am to 9pm. Outside of these hours you can bank through our automated service 24/7.

If you're not currently registered for this service, visit santander.co.uk/uk/help-support/telephone-banking or call us on **0800 9 123 123**.



Banking at your Post Office

If you have a Santander current account you can use Post Office branches for cash withdrawals, balance enquiries, cash deposits or cheque deposits.

If you want to make cash deposits at the Post Office you may need to order a new card. To make cheque deposits, paying in slips and envelopes are required which can be ordered by calling **0800 9 123 123**. You can find full details at santander.co.uk/help-support/ways-to-bank/banking-at-your-post-office

Alternative local financial services



Banks/Building Societies

RBS

35 - 37 Main Street,
Largs KA30 8AF



Cash machines (Nearest free to use cash machines)

RBS

35 - 37 Main Street,
Largs KA30 8AF

TSB

23 Main Street,
Largs KA30 8AE



Post Office

58 Main Street,
Largs KA30 8AL

Opening hours

Monday	8.30am - 5.30pm
Tuesday	8.30am - 5.30pm
Wednesday	8.30am - 5.30pm
Thursday	8.30am - 5.30pm
Friday	8.30am - 5.30pm
Saturday	8.30am - 5.30pm
Sunday	Closed

Supporting you

Following our announcement to close the Largs branch we have been contacting customers and members of the local community to share our decision and make sure we understand any additional support required to continue banking locally with Santander.

- We notified community representatives in Largs including the local Member of Parliament Patricia Gibson MP, Member of Scottish Parliament Kenneth Gibson, Council representatives for North Coast & Cumbræ Ward, the Post Office, the Citizens Advice Bureau and Age UK.
- We wrote to c5,500 customers to let them know of the closure including details of our impact assessment.
- The Largs branch team have spoken to customers about the alternative ways to access their accounts, offering appointments to discuss options and supporting with the setting-up of telephone and online banking.
- The team have proactively contacted customers to see if they need any additional help or support.
- 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 current account can use Post Office branches for cash withdrawals, balance enquiries, cash or cheque deposits. 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 have been assessed prior to closure and provide step free access for customers.

Community Feedback

Following our announcement, responses were received from customers who expressed disappointment about the loss of their branch and the effect on the local community. Concerns were raised regarding the distance to travel to alternative branches, particularly for elderly customers.

In total, responses were received from 4 customers.

No additional concerns or requirements were highlighted by community representatives.

Our Decision

Following our review of both the Largs branch and other branches within the local area, we intend to proceed with the closure of Largs branch on 29 June 2017. 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. Whilst some customers are disappointed at the closure, alternative options are available to bank locally.

Customers will have the option not only to use any Santander branch to do their banking, including the Saltcoats and Greenock branches, 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.

Continued support is available to customers from our dedicated UK based helpline, **0800 085 0879**. We're available Monday to Friday 8am-9pm and Saturday 8am-4pm or alternatively you can email us at CommunityEngagement@santander.co.uk.