

# Branch Closure Impact Assessment

## Santander, 55 High Street, Lockerbie DG11 2JH

This branch will be closing on 29 November 2018.  
We'd like to explain why, and help you understand  
how you can continue banking with us.

### Background to our approach

Santander is a signatory to the Access to Banking Standard, a voluntary agreement introduced in May 2017. The Standard aims to ensure that where banks decide to close branches, their customers are communicated with openly and treated fairly.

We continue to invest in our branch network and, over the last five 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. In addition to using 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.

We don't take the decision to close any branch lightly and we assess each branch individually to understand the potential impact for customers, and the alternative options available to bank locally.

This leaflet outlines our approach when considering whether to keep a branch open and our specific assessment of the Lockerbie branch.





## Branch assessment


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

- The facilities in our Lockerbie branch and the surrounding Santander branches
- The way our Lockerbie branch customers are choosing to bank with us
- The availability of alternative ways a customer can bank with Santander
- The availability of other ways to bank in the local area

## How customers use the branch

 **90%** of customers transacting at Lockerbie branch already use a variety of ways to complete their banking

 **43%** of Lockerbie branch customers also use an additional Santander branch

 **51%** of customers have transacted using our Online, Mobile or Telephone Banking services

- Customers are using the Lockerbie branch less in comparison to the branch at Dumfries.

## Alternative local banking services

### Banks/Building Societies

Bank of Scotland  
81 High Street,  
Lockerbie DG11 2JH

### Post Office

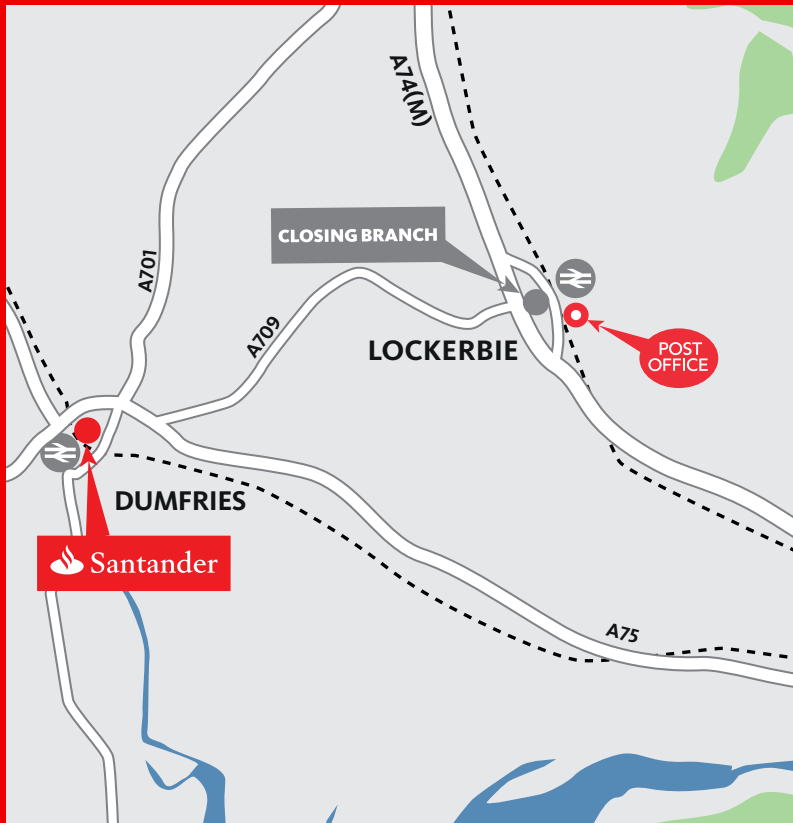
108 High Street,  
Lockerbie DG11 2ES

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

Bank of Scotland  
81 High Street,  
Lockerbie DG11 2JH

Note Machine  
Home Bargains  
116-132 High Street,  
Lockerbie DG11 2BX

# Ways to bank with Santander



## Closest Santander branch

Dumfries

136 High Street,  
Dumfries, Dumfries &  
Galloway DG1 2BG

**12.6**  
  
miles

**yes**  
  
Bus

**no**  
  
Train

Opening hours Mon, Tues, Thurs, Fri 9am-5pm Weds 10am-5pm Sat 9am-4pm

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



### Online Banking

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



### Mobile Banking

Download our app directly from the app store or alternatively, we can send you a link directly to the app - just visit [santander.co.uk/mobilebanking](https://santander.co.uk/mobilebanking)



### Telephone Banking

Call **0800 9 123 123**

Monday to Saturday 7am to 9pm

Sunday 8am to 9pm

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



### Banking at your Post Office

All current account customers can use the Post Office to:

- Withdraw money
- Check balances
- Pay in cash and cheque deposits



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



Contactless payments  
(Up to £30)

# Supporting you

Following our announcement to close Santander's branch at Lockerbie 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 c3692 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 Lockerbie, including the local Member of Parliament.
- The Lockerbie 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/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, eight responses were received from the customers and community groups we wrote to.

- 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 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.
- For customers who are unable or do not wish to access online services, all Santander current account holders can also use the Post Office for cash and cheque deposits. We also have Telephony Advisors who are available to support customers with account management. The teams are available to assist 7am to 9pm Monday to Saturday and 8am to 9pm on Sundays. You can reach them by calling **0800 9 123 123**.

## Next Steps

Lockerbie branch will close on 29 November 2018. This decision was not taken lightly and since the announcement was made we have notified our customers and the wider community and considered their feedback. We understand the impact the closure will have and continue to support our customers at this time.

Customers can continue to gain support for any queries relating to the branch closure 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](mailto:CommunityEngagement@santander.co.uk).

## Glossary of terms

**How customers use the branch** – includes all customers who have used the counter or cash machines at the branch between July and December 2017. Digital usage includes customers who have completed a transaction online.

**Maps and distances** – distances reflect Google Maps. Accurate as at time of print.

**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.

**Summary of feedback** – Two weeks before the branch closure we will publish online an overview of responses and any complaints received from customers or the community including our responses and actions taken.