Background to our approach

In September 2019, the Reading Calcot branch temporarily closed to facilitate the wider redevelopment of the shopping centre. We continued to work to provide a new branch on site, but this has been unsuccessful and combined with recent unprecedented events, the decision has been taken for this branch to permanently close with immediate effect.

We can assure you that we don’t take the decision to close any branch lightly and we assess each branch individually to consider the potential impact for customers and the alternative options available to bank locally.

We’re very sorry for the inconvenience this may cause however we can reassure you that your account details, including your sort code and account number, won’t be affected by these changes.

We hope this leaflet helps to provide more information about our decision to close Reading Calcot branch.
Branch assessment

Before reaching the decision to close this branch, a comprehensive internal review was undertaken. Our analysis and considerations included:

- the way our Reading Calcot customers are choosing to bank with us
- the availability and proximity of additional Santander branches in surrounding areas
- the availability of alternative ways to bank with Santander
- access to alternative ways to bank in the local area such as the Post Office and cash machines
- the level of facilities provided in the branch.

As a result of our assessment and following careful consideration, we have taken the difficult decision to close Reading Calcot with immediate effect.

How customers use the branch

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>90%</td>
<td>of customers transacting at Reading Calcot branch already use a variety of ways to complete their banking</td>
</tr>
<tr>
<td>30%</td>
<td>of Reading Calcot branch customers also use an additional Santander branch</td>
</tr>
<tr>
<td>65%</td>
<td>of customers have transacted using our Online, Mobile or Telephone Banking services</td>
</tr>
</tbody>
</table>

Includes all customer transactions between January and September 2019. Digital or telephone usage includes customers who have completed a payment online or using Telephone Banking.

Closest Santander branches

<table>
<thead>
<tr>
<th>Branch</th>
<th>Distance</th>
<th>Bus</th>
<th>Train</th>
<th>Opening hours*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reading Broad Street</td>
<td>4.5 miles</td>
<td>Yes</td>
<td>No</td>
<td>Monday - Friday 9.30am-5pm</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Saturday 9.30am-4pm</td>
</tr>
<tr>
<td>Wokingham</td>
<td>12.5 miles</td>
<td>No</td>
<td>No</td>
<td>Monday - Friday 9.30am-5pm</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Saturday 9.30am-12.30pm</td>
</tr>
</tbody>
</table>

You can use any Santander branch. *For alternative branches and their opening hours please search our branch locator: [branchlocator.santander.com](http://branchlocator.santander.com) during Covid 19 our branch hours may differ.
Ways to bank with Santander

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

**Mobile Banking**
Download our secure Mobile Banking app or visit santander.co.uk/mobilebanking
Available 24/7

**Online Banking**
To sign up for Online Banking, visit santander.co.uk/onlinebanking
Available 24/7

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

**Post Office**
Pay in cash and cheques or withdraw money from your account.

**Chat Banking**
Available 24/7 through Online and Mobile Banking

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**Alternative local banking services***

**Banks/Building Societies**
NatWest
74 School Road, Reading RG31 5ST

**Cash machines** *(Nearest free to use cash machines)*
Sainsbury’s
Calcot Service Centre, Bath Road, Calcot, Reading
RG31 7SA

IKEA
Princents Kilm, Calcot, Reading
RG31 7SD

To find alternative free cash machines you can use the ATM Link Locator: www.link.co.uk/atm-locator

**Post Office**
8 High Street, Theale, Reading RG7 5AN
If you have a current account you can do your everyday banking at your local Post Office: pay in cash and cheques or withdraw money from your account.

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

* During Covid 19 operational hours may differ.
We’re writing to all branch customers to let them know of the closure. This includes customers who have transacted at the branch in the last year or who live in the local area.

Copies of this leaflet, explaining the closure decision are available in branch or our website santander.co.uk/uk/our-branches

We’ve notified a range of community representatives within Reading.

Customer account details, including sort codes and account numbers won’t be affected by the closure.

Braille and large print copies are available on request at the branch or on 0800 085 0879.

This Impact Assessment will be updated online two weeks ahead of the planned closure to include a summary of feedback received and our responses.

Our Community Branch Manager and the local team at Reading are available to help you if you’re affected by the closure of the branch. We can:

- Talk to you about the different ways to bank locally
- Provide individual or group discussions to help you try banking online or use our Telephone Banking service
- Explain how to keep your financial and personal details safe to help protect yourself from potential scams.
- Show you how to use cash machines
- Explain how to bank at the Post Office
- Arrange for you to meet the team at a neighbouring branch

You can also 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. Alternatively, you can email us at CommunityEngagement@santander.co.uk

Glossary of terms

**Transaction/transacted**
A payment in or out of an account at the branch counter or cash machine.

**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.

**Alternative branches**
Distances reflect Google Maps. Accurate as at time of print.

**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

Supporting you

We’re contacting 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.