

Understanding your branch closure

Santander, 145 Market Street,
St Andrews, Fife,
KY16 9PZ

This branch will be closing on 2 May 2019.
We'd like to explain why, and help you understand how you can continue banking with us.

Background to our approach

Over the last five years, we've continually invested in our branch network. All of our busiest branches across the UK have been refurbished and we've introduced improved services for our customers, including our new touch screen cash machines. Increasingly however, more of our customers are changing the way they manage their money. As well as using our branches, more and more people find it convenient to do their day to day banking using online, mobile or telephone banking. As a result, customers are visiting our branches less.

Given this change in our customer's requirements we've undertaken a comprehensive review of our branch network. This review incorporates analysis and consideration of many factors including where each of our branches are located and how they are used by our customers. Our branch network remains very important to us and our customers and we're committed to continuing to invest in and develop our branches. However we will be focusing our investment in those locations where our customers need and use our branches the most.

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 hope this leaflet helps to provide more information about our decision to close St Andrews 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 St Andrews 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
- property considerations such as expiry of a lease for the branch premises.

As a result of our assessment and following careful consideration, we have taken the difficult decision to close St Andrews branch on 2 May 2019.

How customers use the branch



92%

of customers transacting at St Andrews branch already use a variety of ways to complete their banking



27%

of St Andrews branch customers also use an additional Santander branch



66%

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

Alternative local banking services



Banks/Building Societies

Nationwide
151 Market Street, St Andrews,
Fife KY16 9PF



Cash machines (Nearest free to use cash machines)

Nationwide 151 Market Street, St Andrews, Fife KY16 9PF	Tesco 138-140 Market Street, St Andrews, Fife KY16 9PD
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To find alternative free cash machines you can use the ATM Link Locator:
www.link.co.uk/atm-locator



Post Office

90-92 South Street, St Andrews,
Fife KY16 9QD

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

Ways to bank with Santander








Closest Santander branch

Dundee Reform Street 47-49 Reform Street, Dundee, Angus DD1 1SW	14.2 miles	Yes Bus	No Train	Opening hours Monday, Tuesday, Thursday, Friday 9am-5pm Wednesday 10am-5pm Saturday 9am-4pm
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You can use any Santander branch. For alternative branches and their opening hours please search our branch locator: branchlocator.santander.com

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	 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.
 Online Banking To sign up for Online Banking, visit santander.co.uk/onlinebanking	 Post Office Pay in cash and cheques or withdraw money from your account.
 Cash machines Access 24/7 services at our cash machines.	

Supporting you

Following our announcement to close Santander's branch at St Andrews 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 8608 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 St Andrews, including the local Member of Parliament and Member of Scottish Parliament.
- The St Andrews 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 18 responses were received from the customers and community groups we wrote to. The main themes were:

- Overall disappointment at the decision to close the branch
- Concern about the additional travel needed to visit other branches and cash machines
- Concern for elderly customers and those with disabilities
- 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.
- The St Andrews branch team has been completely focused on helping customers who are affected by the closure and has provided additional support to ensure customers understand the alternatives available. The team has also proactively contacted any elderly and registered disabled customers to offer additional help or support
- For customers who are unable or do not wish to access online services, all Santander business, current account and savings account card holders can also use all Post Office branches for cash and cheque deposits, withdrawals and to check their account balance. We also have Telephony Advisors who are available to support customers with account management. The teams are available to assist 8am to 8pm Monday to Friday and 8am to 6pm Saturday- Sundays. You can reach them by calling **0800 9 123 123**. We are introducing our elderly and registered disabled customers to a new secure way of accessing Telephone banking where passwords are no longer required.

Next Steps

St Andrews branch will close on 02 May 2019. This decision was not taken lightly and 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.

Glossary of terms

Transaction/transacted

A payment in or out of an account at the branch counter or cash machine.

How customers use the branch

Includes all customers transactions between April and September 2018. Digital or telephone usage includes customers who have completed a payment online or using Telephone Banking.

Alternative branches

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'll publish online an overview of responses and any complaints received from customers or the community including our responses and actions taken.