

Understanding your branch closure

Santander, Strathclyde University,
Lord Todd Building, 11 Weaver Street,
Glasgow G4 0NS

This branch will be closing on 7 March 2019.
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 Strathclyde University branch.

Branch assessment

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

- The facilities in our Strathclyde University branch and the surrounding Santander branches
- The way our Strathclyde University 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.

As a result of our assessment, and due to the convenient access to our Argyle Street branch, we'll no longer provide a dedicated branch on campus.

How customers use the branch



98%

of customers transacting at Strathclyde University branch already use a variety of ways to complete their banking



53%

of Strathclyde University branch customers also use an additional Santander branch



83%

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

Alternative local banking services



Banks/Building Societies

Virgin Money
145-147 Queen Street, Glasgow
G1 2EU



Cash machines (Nearest free to use cash machines)

Clydesdale Bank
60 Weaver Street,
St Rollox, Glasgow
G4 0RP

City of Glasgow
College
190 Cathedral Street,
Glasgow G4 0RF

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



Post Office

59 Glassford Street,
Glasgow, Strathclyde
G1 1UG

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 branches

Glasgow Caledonian University

CEE Building,
70 Cowcaddens Road,
Glasgow
G4 0BA

0.6



miles

Yes



Bus

No



Train

Opening hours

Monday, Tuesday, Thursday, Friday 9am-5pm
Wednesday 1pm-5pm

Argyle Street

84 Argyle Street,
Glasgow
G2 8BQ

0.8



miles

Yes



Bus

Yes



Train

Opening hours

Monday, Tuesday, Thursday, Friday 9am-5pm
Wednesday 10am-5pm
Saturday 9am-4pm

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



Online Banking

To sign up for Online Banking,
visit santander.co.uk/onlinebanking



Cash machines

Access 24/7 services at our
cash machines.



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.



Post Office

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

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.

- 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 Glasgow.
- 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 Branch Manager and the local team 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 you may have. We're available Monday to Friday 8am to 9pm 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.

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.

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

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.