

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

Following our announcement to close Santander's branch at Strathclyde University 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 c1990 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 Glasgow, including the local Member of Parliament.
- The Strathclyde University 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, no responses were received from the customers and community groups we wrote to.

Next Steps

Strathclyde University branch will close on 7 March 2019. 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

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.