

Santander Branch Closure Impact Assessment

83 Walton Vale, Liverpool, Merseyside, L9 4RQ

About Santander

Santander is fully committed to investing in its branch network and over the last three years all of the largest and busiest branches across the UK have been refurbished.

Increasingly however, customers are changing the way they choose to bank with us. In addition to our branches, more and more people are using a range of ways to bank with us including by phone, online, on tablets and smartphones as well as at cash machines and post offices.

Some of our branches are being used less often. This review outlines our approach when considering whether to keep a branch open and our specific review of the Walton Vale branch.

Access to Banking Protocol

Santander UK is a member of the British Bankers' Association (BBA) and is a signatory to the Access to Banking Protocol which was introduced in May 2015. This is an industry-wide initiative, which aims to ensure that where banks close branches they do so responsibly and with consideration of the impact on local communities.

We don't take the decision to close any branch lightly. For each individual case, we undertake a comprehensive review to understand the potential impact for customers, and the alternative options available to bank locally. Where we do decide to close a branch, we notify customers in advance and engage with the local community, ensuring other ways to bank locally are available. All of our impact assessments are available via our website santander.co.uk.

Branch review

Before reaching a decision to close the branch in Walton Vale a full internal review of the local area was undertaken, including:

- An assessment of the branch facilities in Walton Vale and our nearby branches
- The way customers are choosing to bank with us
- The availability of alternative ways a customer can bank with us
- The availability of other ways to bank in the local area.

Local banking services

Nearby Santander branches

Bootle

250 Stanley Road,
Bootle, L20 3PQ

2.0



miles

yes



Bus

no



Train

Kirkby

4 St Chad's Parade,
Kirkby, L32 8ZQ

3.9



miles

yes



Bus

no



Train

Liverpool

539 Prescot Road,
Liverpool, L13 5YJ

4.3



miles

yes



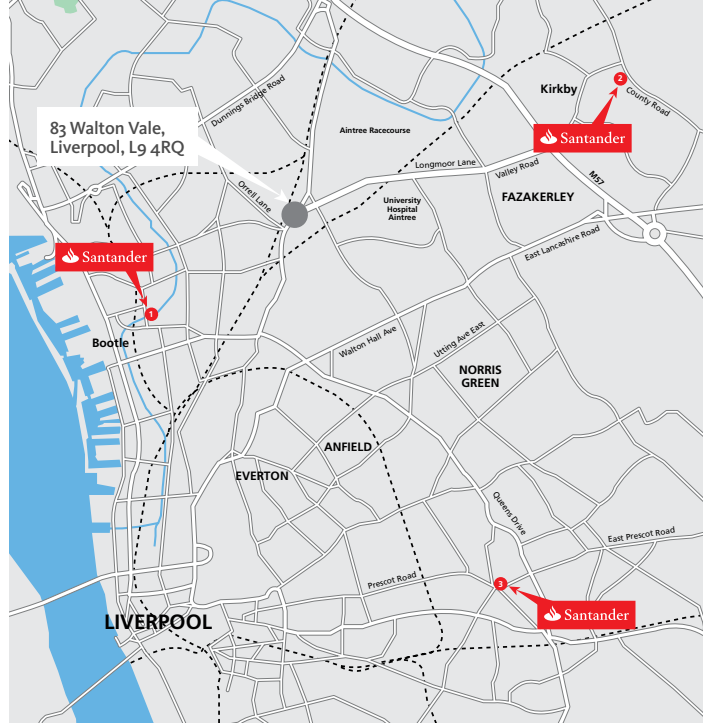
Bus

no



Train

Accurate at date of publication. Distances measured using Google maps.



Closest alternative services

Banks



Halifax

78-80 Walton Vale,
Liverpool, L9 2BU



NatWest

Longmoor Lane,
Liverpool, L9 0EG



Lloyds

2 Longmoor Lane,
Aintree, L9 0EQ

Cash machines



Nearest free to use cash machines:

Halifax
78-80 Walton Vale, Liverpool, L9 2BU

Post Office
103 Walton Vale, Aintree, Liverpool, L9 4SR

Post Office



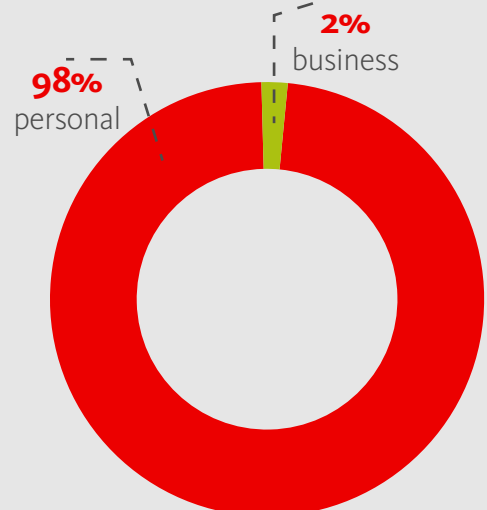
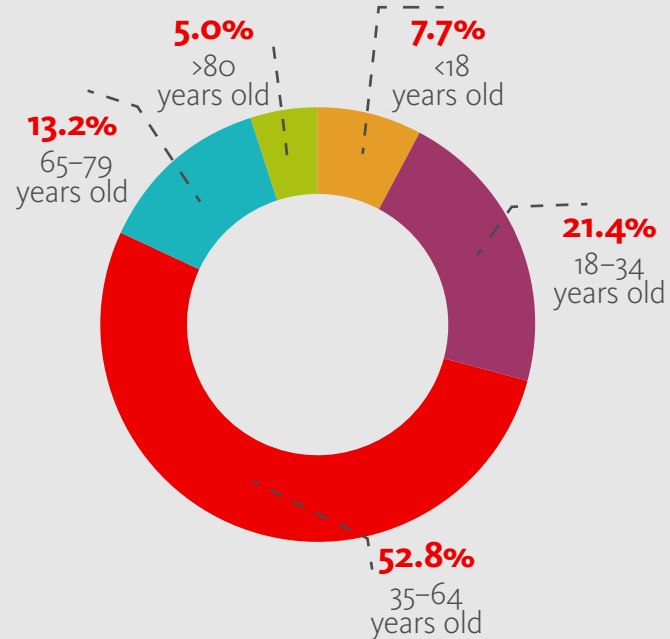
103 Walton Vale, Aintree, Liverpool, L9 4SR

Post Office opening hours

Monday	08.30 – 17.30
Tuesday	08.30 – 17.30
Wednesday	08.30 – 17.30
Thursday	08.30 – 17.30
Friday	08.30 – 17.30
Saturday	08.30 – 15.00
Sunday	Closed

How this branch is used

Walton Vale branch customers



Other ways to bank with Santander



santander.co.uk



Mobile app



Mobile to Mobile Payments
Register at santander.co.uk



0800 9 123 123



Available through iPhone 6
or Apple Watch with
iOS8.3 or later



Contactless Payments
(<£30)

Our Online, Mobile and Telephone Banking services give customers 24 hour access to their accounts, 7 days a week. In the local area broadband services are available from multiple suppliers.

Branch facilities

Counter	Yes
Internal cash machine	No
External cash machine	Yes
Self service machines	No
Local Business Manager	No



9.6%

of customers only use
Walton Vale branch



72%

of customers use another
Santander branch



40%

of customers use Online,
Mobile or Telephone
Banking services

Community Engagement

Following our announcement to close the branch, we contacted customers and members of the local community to share our decision and to understand the impact it may have:

- We notified community representatives in Walton Vale including the local Member of Parliament, The Rt Hon Steve Rotherham MP (Liverpool - Walton); the Liverpool City Council representatives for Warbreck Ward; the Post Office; Citizens Advice Bureau; Liverpool & Sefton Chamber of Commerce and the local office of Age UK.
- We wrote to circa 16,000 branch customers to let them know of the closure.
- Posters have been displayed in the branch advising customers of the planned closure dates.
- Leaflets have been provided in the branch outlining the range of alternative ways to bank with us, as well as details of nearby Santander branches.
- Our Branch Manager and team have talked to customers using the branch to explain the alternative options, providing help and guidance where needed.
- Customers have been introduced to our teams in the neighbouring branches in Bootle and Kirkby.

Community feedback

- Following our communications, customers have expressed disappointment about the loss of their local branch and the need to travel to neighbouring branches. In total, responses have been received from 17 customers.
- No comments were received from the community representative letters we sent (accurate at date of publication).

Our response and actions taken

- The Walton Vale branch team have spoken to customers about the alternative ways to access their accounts including using our Online, Mobile and Telephone Banking services as well as using the Post Office.
- A Post Office representative has been advised of the closure. All Santander customers who have a personal current account can use Post Office branches for cash withdrawals, balance enquiries, cash or cheque deposits. Customers wishing to make cash deposits may need to order a new card. To make cheque deposits, paying in slips and envelopes are required. Full details are available at santander.co.uk/help-support/ways-to-bank/banking-at-your-post-office
- Accessibility of neighbouring Santander branches and facilities have been assessed prior to closure and both Bootle and Kirkby branches provide step free access for customers.

Our decision

Following our review of both the Walton Vale branch and other branches within the local area, we made the decision to proceed with the closure of Walton Vale branch. This decision was not taken lightly and since the announcement was made we have engaged with our customers and the wider community to listen to feedback and understand the impact the closure will have. We concluded that since customers are using the branch less in comparison to other branches in the area, we will proceed with the closure on 5 May 2016 and allow the lease of the Walton Vale branch building to expire.

Customers will have the option not only to use any Santander branch to do their banking, including the Bootle and Kirkby branches, which are a short distance away, but can also bank through the Post Office, cash machines, Online, Mobile and Telephone Banking.

Customer account numbers and sort codes will stay the same and any standing orders, Direct Debits, cards and PINs will all continue unchanged.