

# Branch Closure Impact Assessment

**Santander, 16 London Road,  
Forest Hill SE23 3JA**

**This branch will be closing on 28 June 2018.  
We'd like to explain why, and help you understand  
how you can continue banking with us.**

## **Background to our approach**

Santander UK 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 Forest Hill branch.





## Branch assessment


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

- The facilities in our Forest Hill branch and the surrounding Santander branches
- The way our Forest Hill 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

## Customer behaviour

 **94%** of customers transacting at Forest Hill branch already use a variety of ways to complete their banking

 **70%** of Forest Hill branch customers also use an additional Santander branch

 **54%** of customers have transacted using our Online, Mobile or Telephone Banking services

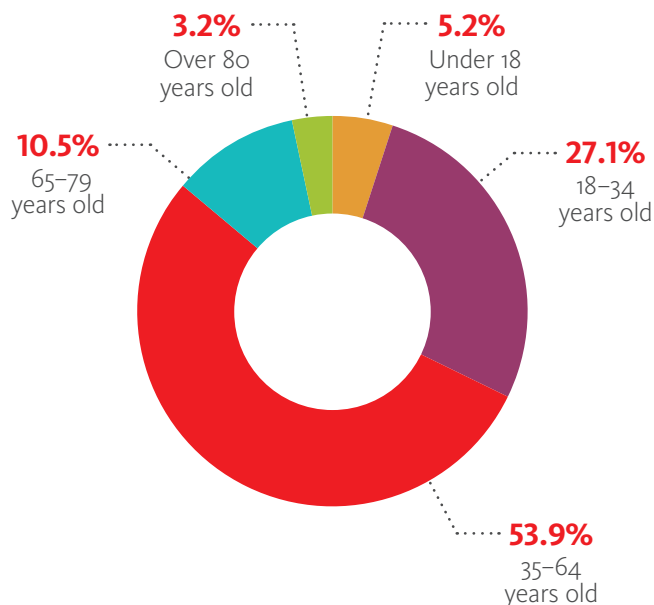
- Customers are using the Forest Hill branch less in comparison to our nearby Catford branch.

Based on customers transacting at the branch between January and June 2017.

# Forest Hill branch customers

We reviewed the range of Santander customers, who used the counter and/or cash machines in the branch between January and June 2017

## Personal customers



## Business customers

- 4.3% of transactions were made by business customers using the cash machine
- Santander business customers can use any Santander cash machine or the Post Office to withdraw cash or make deposits. Accounts can be managed via Mobile or Online Banking or by speaking directly to one of our UK based team on **0800 731 6666**

Data accurate as at June 2017

# Ways to bank with Santander



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

## Closest Santander branch

Catford	<b>1.8</b>	<b>yes</b>	<b>no</b>
162 Rushey Green, Catford SE6 4JT	miles	Bus	Train

Opening hours Mon, Tues, Thurs, Fri 9am-5pm Weds 10am- 5pm Sat 9am-12.30pm

## Alternative Santander branch

Beckenham	<b>3.1</b>	<b>yes</b>	<b>no</b>
212-214 High Street, Beckenham BR3 1EN	miles	Bus	Train

Opening hours Mon, Tues, Thurs, Fri 9am-5pm Weds 10am- 5pm Sat 9am-12.30pm

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



### Online Banking

To sign up for Online Banking, visit [santander.co.uk/onlinebanking](https://santander.co.uk/onlinebanking)



### Mobile Banking

Download our app directly from the app store or alternatively, we can send you a link directly to the app - just visit [santander.co.uk/mobilebanking](https://santander.co.uk/mobilebanking)



### 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



### Banking at your Post Office

All current account customers can use the Post Office to:

- Withdraw money
- Check balances
- Pay in cash and cheque deposits



Access the Android Pay™ app on Google Play



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



Download from the Samsung Galaxy Apps store



Mobile to Mobile Payments. Register at [santander.co.uk](https://santander.co.uk)



Contactless payments (Up to £30)

# 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 continue banking locally with Santander.

- We've notified a range of community representatives within Forest Hill including the local Member of Parliament.
- 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.
- To raise awareness, posters are displayed in the branch. Leaflets are available to help explain the closure decision and to outline the range of alternative ways to bank with us.
- Copies of this leaflet can be obtained from the branch or our website **[Santander.co.uk/about-santander-uk/media-centre/press-releases](https://www.santander.co.uk/about-santander-uk/media-centre/press-releases)**
- 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, Glen Baldwin and the local team are available to help both customers and community representatives who may be affected by the closure of the branch. We can:

- Talk to you about the different ways to bank locally.
- Provide 121 sessions to help you try banking online or download the mobile app.
- 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.
- Explain how to keep your financial and personal details safe. Raise your awareness and protect yourself from potential scams.

You can also contact our dedicated UK based helpline on **0800 085 0879**.

We're available Monday to Friday 8am to 9pm and Saturday 8am to 4pm. Alternatively, you can email us at **[CommunityEngagement@santander.co.uk](mailto:CommunityEngagement@santander.co.uk)**

## Alternative local banking services



### Banks/Building Societies

#### Barclays

1 London Road, Forest Hill,  
London SE23 3TR



### Post Office

Forest Hill Station, Devonshire Road,  
London SE23 3HD



### Cash machines

(Nearest free to use cash machines)

#### Barclays

1 London Road, Forest Hill,  
London SE23 3TR

#### Sainsbury's

34-48 London Road, Forest Hill,  
London SE23 3HF

Accurate as at date of publication

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