

Susan Allen
Head of Retail Distribution

Mr Robert Neill MP
House of Commons
London SW1A 0AA

13 July 2017

Dear Mr Neill,

I am writing following your letter of 11 July 2017 to Nathan Bostock. As Santander's Executive Committee member responsible for our branch network I wanted to respond with further details and to address your questions and concerns. Let me firstly reassure you that we have not taken the decision to close the Chislehurst branch lightly and I understand your disappointment at our decision.

For ease of reference, please find attached the Impact Assessment referred to in our letter and email of 3 July. This assessment explains the difficult decision we have taken to close the branch in Chislehurst as well as alternative ways to bank with Santander locally. It is this same document which we referred branch customers to, when writing to notify them of the closure, and it is also available in the branch itself, so that our stakeholders and customers all have access to the same information.

Santander is fully committed to – and supportive of – the Access to Banking Standard. This is a voluntary industry-wide agreement which aims to ensure that in instances where a bank closes a branch, customers and stakeholders are communicated with openly and fairly. To ensure timely notification - and in line with the Access to Banking Standard - over three months prior to the closure of the Chislehurst branch, we notified the following stakeholders for the Chislehurst area (in addition to our letter to you):

- Chamber of Commerce – SE London Chamber of Commerce which covers Chislehurst
- Age UK – both the Chislehurst shop and Bromley central office which covers Chislehurst
- Citizens Advice Bureau – Bromley office which covers Chislehurst
- Post Office – both on Chislehurst High Street and the regional team
- Local councillors – at the Bromley Civic Centre

In addition to the above stakeholders, we appreciate that other local community groups could have been notified and as a result we are now contacting the organisations listed below explaining the decision and providing information on the other ways to bank locally with Santander. If there are additional community groups that you think should be notified please do let us know and we will contact them.

- Chislehurst Business Group
- Chislehurst Town Team
- Chislehurst Society
- Chislehurst Rotary Club

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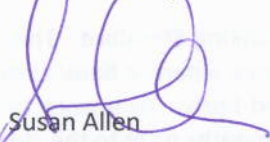
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Our intention is to communicate with stakeholders at the same time as we notify our customers. We appreciate the wording of the Impact Assessment could have been clearer on this point. We are now updating this and a revised version of the Impact Assessment will be available online from next week and in branch shortly afterwards. Although the link to the Impact Assessment is correct, we have now identified that it could be more easily accessible through a direct link and we are in the process of resolving this.

We constantly review our branch network to take into account changing customer behaviours and the need to operate an efficient and cost effective branch network. Our internal, extensive consideration over recent months has involved analysis of branch usage, the multiple channels our local customers choose to use to bank with us and the trends over recent time. The results of this have shown that footfall in this branch has fallen more than 20% over the last four years, with customers using several alternatives including Online, Mobile or Telephone banking as well as cash machines and Post Offices. The findings from our assessment identified that 92% of our Chislehurst branch customers already use a variety of ways to bank with Santander and that 65% of customers use at least one other Santander branch. Santander has four other branches within 3.5 miles of our Chislehurst branch – of which two are located in your constituency. Our local team can provide help and support to any of your constituents who would like assistance at this time in understanding the alternative options.

I hope this provides reassurance and clarification in the ways in which we are supporting our customers in Chislehurst to bank locally with Santander at this time, and in the future.

Yours sincerely,



Susan Allen
Head of Retail Distribution
Santander UK plc

cc. Simon Bray, Division Managing Director, Santander UK plc