



Mr Paul Scully MP
House of Commons
London, SW1A 0AA

23 January 2019

Dear Mr Scully,

I'm writing to let you know that Santander has taken the difficult decision to close the branches at 8 The Broadway, Cheam, Surrey, SM3 8AY on 06 June 2019 and 101 Central Road, Worcester Park, Surrey, KT4 8DP on 20 June 2019. This follows extensive consideration and a comprehensive internal review.

I realise this will be disappointing to some of your constituents, which is why I wanted to explain our decision in detail.

As you will appreciate, we constantly review our branch network to take into account changes in how customers are choosing to conduct their banking and the need to operate an efficient and cost effective branch network. We have reviewed in detail the usage of these branches. 91% of our customers who use the Cheam branch, either at the counter or the cash machines, are also using additional ways to complete their banking – 55% at another Santander branch and 60% through Online, Mobile or Telephone Banking. At the Worcester Park branch, 88% of our customers are also using additional ways to complete their banking – 51% at another Santander branch and 55% through Online, Mobile or Telephone Banking. Therefore we have taken the difficult decision to close these branches.

It is clear with the growth of digital banking that the branch network of the future will inevitably look and feel different to today's, with more of a focus on larger community branches alongside smaller 'digital branches' that use the latest technology to provide access to banking services.

We are writing to all branch customers today to let them know of the closure. This includes customers who have transacted at these branches in the last 12 months and any other customers who live in the local area. The branch teams will be talking to all customers visiting the branches to explain the alternative options, providing help and guidance where needed, for example with setting up and using our online or mobile banking services. The branch teams will also be proactively contacting known vulnerable customers to ensure that they are properly supported and advised on how to continue to bank locally. An impact assessment explaining our decisions, alternative ways to bank with us and details of the local branch managers is attached, and can be found on our website (www.santander.co.uk/uk/our-branches) and in branch for customers.

As well as using any of our branches, customers can bank with us through Online, Mobile or Telephone Banking. For those customers not currently using these services, we can help set this up for them, giving them flexibility in how and when they manage their money. Customers using Online Banking can also set up free alerts about their account balances, deposits and payments. In addition, all Santander current account holders can do their everyday banking at their local Post Office; pay in cash and cheques, withdraw money from their account and check their account balance. The local Post Offices for each branch are:

- Cheam - 48 Upper Mulgrave Road, Sutton, Surrey, SM2 7AJ



- Worcester Park - 178 Central Road, Worcester Park, Surrey, KT4 8HQ

This decision will also unfortunately impact a number of our colleagues. We will be working with them to explore redeployment opportunities within Santander or further employment outside of the bank. This will include access to training support as well as making time available for colleagues to attend job interviews. We appreciate the loyalty and pride that our people have in working for Santander and the chance to help customers every day and we take our obligations to them very seriously.

The decision to close these branches has been one that has not been taken lightly and we understand it will be a difficult one for a number of our customers, however, we are committed to providing them and our staff with whatever assistance they need in the coming weeks and months.

If you have any questions relating to these closures then one of my local senior managers would be happy to meet and explain the decision. To arrange this, or for any further information, please get in touch with our Public Affairs team at: publicpolicy@santander.co.uk.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Adam Bishop". The signature is fluid and cursive, with a large loop at the end.

Adam Bishop
Head of Branch Interactions