



Susan Allen
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London, NW1 3AN

Gordon Lindhurst MSP
Convenor, Economy Jobs and Fair Work Committee
The Scottish Parliament
Edinburgh
EH99 1SP

11 June 2018

Dear Mr Lindhurst,

RE: Bank closures inquiry

Thank you for your letter of 1 June, requesting further detail on Santander's decision making process around bank branch closures. As Santander's Head of Customer Interactions - and as I will be attending the session on 19 June - your letter has been passed to me for response.

I should first say that in making the difficult decision to close a branch, we take a range of different factors into account throughout the decision making process. These criteria are comprised of both quantitative data and statistics, as-well-as qualitative information focusing on the local community. This includes for example the total number of customers transacting and overall transaction volumes at the branch under consideration, usage of other channels and the needs of vulnerable customers in the area. As such, rather than 'footfall', we would measure the above and in the case of Partick Cross, as stated in our impact assessment, fewer transactions were completed in the branch over the course of 2017 than at our branch at 271 Byers Rd. We feel this approach offers a robust assessment process and allows us to take a broader range of factors into account for the community.

With regards to your question around 'regular usage' and the data collected about the overall use of a branch, I can confirm that Santander does not limit its analysis to looking solely at 'regular usage'. In fact, we do not use this as a factor in our closure assessment process. This is because, as your letter notes, an assessment of 'regular users' may not offer the most illustrative and true demonstration of how our customers are using a branch. Instead, Santander considers all customers transacting in the branch and the volume of transactions undertaken by all customers in the branch, at the counter and via ATMs. Additionally, data is reviewed on customer usage of other channels, including other Santander branches, online, mobile and telephone banking, Post Office and card usage. Data is then published in our impact assessments showing the proportion of customers only using the closing branch, using other Santander branches and using our digital channels. This is based on transactions completed across a six month period preceding the decision to close the branch.

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We are however constantly reviewing our processes and learning from feedback to see how we can best serve our customers and support our colleagues through these changes.

I do hope this information is of use and I look forward to seeing you on 19 June.

Yours sincerely,

A handwritten signature in black ink, appearing to read "S. Allen". The signature is fluid and cursive, with a long horizontal stroke at the end.

Susan Allen, Head of Customer Interactions