Brendan O'Hara MP
House of Commons
SW1A 0AA

24 January 2018

Dear Mr O'Hara,

Thank you for your letter in reply to the notice that Santander is intending to close its branch in Helensburgh.

I appreciate that the decision to close the branch will be disappointing for some customers. I can assure you that the branch team will be actively supporting customers that use the branch regularly to ensure they have alternative ways to bank with us after the branch closes.

We are working closely with the Post Office's Operational team to ensure that Post Offices close to our closing branches are informed and supported during the transition. Whilst I understand that some customers have concerns over using the Post Office for their day to day banking, we have full confidence in the Post Office's ability to fulfil this role. Indeed, expanding its banking capabilities is a key part of the Post Office's business plan, with the increased revenues helping to support and maintain its national network of 11,500 branches.

Under the Access to Banking Standard, which governs the way in which banks close branches, banks communicate their decisions in two parts to customers. The first, the initial announcement of closure, must take place at least 12 weeks before the closure date and be accompanied by an Impact Assessment. We welcome feedback from our customers during this time. We will publish a second Impact Assessment at least two weeks before the closure date which will set out any concerns that have been raised by customers and provide advice on any specific issues or concerns that may have been raised. Any customers that have concerns over this closure should contact us so that we may ensure they are fully supported during this process.

Alongside the initial Impact Assessment that I provided on Wednesday, I will provide you with a copy of the second Impact Assessment as soon as we publish it. In the meantime, if you have any further concerns please do let me know.

Yours sincerely,

Adam Bishop
Head of Branch Interactions