# Santander accelerates branch closures with seven more sites next week as job cuts exceed 2,000



Seven more Santander branches across the UK are scheduled to close next week, the latest tranche in a wave of reductions that will see 14 sites shut during August alone. The closures follow a March restructuring plan that will ultimately remove or reconfigure 95 branches; Santander says the refreshed network will comprise 349 sites, including 290 full‑service branches, but the pace of change has prompted concern among campaigners and customers who rely on face‑to‑face banking. According to reporting, 69 branches have already been shuttered as the programme rolls out.

Santander set out the restructuring on 19 March, saying it would convert many locations to reduced‑hours or counter‑free formats, introduce five “Work Café” outlets and deploy community bankers to visit affected areas weekly and attend local banking hubs. The bank stressed the changes respond to rising digital uptake and shifting customer behaviour, and it claimed that 93% of the population would still be within ten miles of a branch and that Post Office access and support would be maintained. These figures come from the bank’s own announcement and should be read as its assessment of the reconfigured network.

The branch closures sit alongside substantial job cuts at the lender. Industry reporting says Santander UK has cut more than 2,000 roles as part of a wider drive to reduce costs and invest in automation; the reductions follow earlier workforce savings announced in 2024. Santander’s chief executive, Mike Regnier, has told the PA news agency that further job losses “might well be” possible as the bank continues its transformation. Observers link the workforce reductions directly to the branch rationalisation and the bank’s strategic shift towards digital channels.

The retrenchment at Santander reflects a far broader contraction in physical banking across the UK. Consumer group Which? found that more than 6,000 bank and building society branches have closed since the start of 2015, a trend that has accelerated in recent years and which campaigners warn disproportionately affects rural and vulnerable communities. Broad sector coverage has noted rising digital transactions and falling branch footfall since 2019, while regulators and consumer groups have urged firms to ensure cash and in‑person support remain available where needed.

Santander has published a series of mitigation measures it says will help customers affected by closures: community bankers visiting local hubs weekly, maintained access via the Post Office for eligible services, helpline support and a mix of full‑service, reduced‑hours and counter‑free branches intended to balance digital and face‑to‑face provision. Which? and other consumer advisers have compiled guides and tables of affected locations so customers can check the nearest services; those guides also set out practical concerns about accessibility for older customers and those without reliable internet access.

Local impacts are already being felt. Recent closures listed include branches that shut in early August — for example Blyth, Canvey Island and Rustington — and further sites scheduled for mid‑August such as Brixton, Formby and Sidcup, with precisely dated closures published by local reporting and consumer guides to help depositors plan ahead. Santander has said more locations will close later in the year, with some dates yet to be confirmed.

Consumer groups and local campaigners argue that replacing staffed branches with visiting advisers and digital services does not fully replicate the daily access and informal support offered by a local counter, particularly for cash‑dependent households and small businesses. Regulators have required banks to set out how they will preserve access to essential services; nevertheless, critics say the speed and scale of closures risk leaving gaps in some communities. Santander and other banks say they are balancing investment to reflect where customers are choosing to bank, but the debate over how to protect those least able to move online is likely to continue as the programme unfolds.

For customers affected by the changes, Santander and independent consumer organisations have published lists and guidance to help people identify alternative branches, Post Office services and local support options. The coming weeks will show how effectively those measures work in practice and whether further adjustments to the timetable or support packages will be needed as closures continue.

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## Reference Map:

* Paragraph 1 – [[1]](https://www.express.co.uk/news/uk/2093521/santander-shut-7-branches-next), [[2]](https://www.santander.co.uk/about-santander/media-centre/press-releases/santander-transforms-uk-branch-network-as-it-invests)
* Paragraph 2 – [[2]](https://www.santander.co.uk/about-santander/media-centre/press-releases/santander-transforms-uk-branch-network-as-it-invests), [[3]](https://www.bbc.co.uk/news/articles/ceqjp4lvr4wo)
* Paragraph 3 – [[6]](https://www.retailbankerinternational.com/news/santander-uk-cuts-2000-jobs/), [[1]](https://www.express.co.uk/news/uk/2093521/santander-shut-7-branches-next)
* Paragraph 4 – [[4]](https://www.which.co.uk/news/article/6000-bank-branches-closed-and-counting-aamza6L6HcnG), [[3]](https://www.bbc.co.uk/news/articles/ceqjp4lvr4wo)
* Paragraph 5 – [[2]](https://www.santander.co.uk/about-santander/media-centre/press-releases/santander-transforms-uk-branch-network-as-it-invests), [[5]](https://www.which.co.uk/news/article/santander-bank-branch-closures-aTW221X2HrXO), [[4]](https://www.which.co.uk/news/article/6000-bank-branches-closed-and-counting-aamza6L6HcnG)
* Paragraph 6 – [[1]](https://www.express.co.uk/news/uk/2093521/santander-shut-7-branches-next), [[5]](https://www.which.co.uk/news/article/santander-bank-branch-closures-aTW221X2HrXO)
* Paragraph 7 – [[4]](https://www.which.co.uk/news/article/6000-bank-branches-closed-and-counting-aamza6L6HcnG), [[3]](https://www.bbc.co.uk/news/articles/ceqjp4lvr4wo), [[2]](https://www.santander.co.uk/about-santander/media-centre/press-releases/santander-transforms-uk-branch-network-as-it-invests)
* Paragraph 8 – [[2]](https://www.santander.co.uk/about-santander/media-centre/press-releases/santander-transforms-uk-branch-network-as-it-invests), [[5]](https://www.which.co.uk/news/article/santander-bank-branch-closures-aTW221X2HrXO)

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## Bibliography

1. <https://www.express.co.uk/news/uk/2093521/santander-shut-7-branches-next> - Please view link - unable to able to access data
2. <https://www.santander.co.uk/about-santander/media-centre/press-releases/santander-transforms-uk-branch-network-as-it-invests> - Santander UK announced on 19 March 2025 that it will reshape its branch network, closing 95 branches while converting others to reduced-hours or counter‑free formats and introducing five Work Cafés. The refreshed network will comprise 349 sites, including 290 full‑service branches, 36 reduced‑hours branches and 18 counter‑free branches. The bank said community bankers will visit affected communities weekly and attend local banking hubs to provide face‑to‑face support. Santander stressed closures respond to changing customer behaviour and digital uptake, and claimed 93% of the population will remain within ten miles of a branch, with Post Office access maintained and ongoing support.
3. <https://www.bbc.co.uk/news/articles/ceqjp4lvr4wo> - BBC News reported Santander’s March 2025 plan to close 95 UK branches, warning that about 750 jobs could be at risk as customers increasingly bank online. The article explained that closures will begin from June and include 36 reduced‑hours branches and 18 counter‑free sites, leaving a network of 349 branches. Santander said community bankers will cover affected areas by visiting local facilities weekly. The BBC noted the move follows other banks’ reductions and cited statistics on rising digital transactions and falling branch activity since 2019. It emphasised the potential impact on customers who rely on in‑person services and local communities.
4. <https://www.which.co.uk/news/article/6000-bank-branches-closed-and-counting-aamza6L6HcnG> - Which? research published in May 2024 found that over 6,000 UK bank and building society branches had closed since the start of 2015, highlighting a sharp decline in physical banking provision. The piece detailed how closures have accelerated in recent years, giving figures for major groups such as Barclays, NatWest and Lloyds, and warned that dozens of constituencies risk losing all branch access. Which? explained the role of FCA rules to protect cash access and described remedies like shared banking hubs and Post Office services. The article argued that closures disproportionately affect vulnerable and rural communities reliant on in‑person services.
5. <https://www.which.co.uk/news/article/santander-bank-branch-closures-aTW221X2HrXO> - Which? published a detailed guide on Santander’s 2025 branch programme, listing the 95 branches scheduled to close and explaining changes such as 36 reduced‑hours sites and 18 counter‑free branches. The guide notes most closures occur between June and August, and includes a table of affected locations and dates to help customers check their nearest branch. Which? outlines Santander’s claim that the new network will include 290 full‑service outlets plus Work Cafés, and explains support measures including community bankers, Post Office access and a helpline. The page also contextualises Santander’s actions within wider industry trends of branch rationalisation and customer impact.
6. <https://www.retailbankerinternational.com/news/santander-uk-cuts-2000-jobs/> - Retail Banker International reported that Santander UK had cut over 2,000 jobs as part of an ongoing restructuring to reduce costs and increase automation. The coverage noted the reduction followed earlier announcements in 2024 of more than 1,400 job losses and coincided with weaker half‑year profits. RBI quoted Santander figures and referenced comments from CEO Mike Regnier about continued transformation and possible further changes. The article linked workforce reductions to branch rationalisation, digital investment and plans to convert branches to new formats. It emphasised the bank’s strategic focus on simplification, automation and shifting resources towards digital channels and efficiencies elsewhere.
7. <https://www.theguardian.com/business/2025/mar/19/santander-to-close-95-uk-branches-putting-750-jobs-at-risk> - The Guardian reported Santander’s March 2025 announcement to close 95 UK branches, warning that about 750 jobs could be at risk as business shifts online. The story described Santander’s plan to replace closing sites with community bankers who will visit local hubs weekly, and set out the post‑restructure network composition, including 290 full‑service branches, 36 reduced‑hours branches and 18 counter‑free branches. It quoted Santander spokespeople explaining closures reflect changing customer behaviour and detailed regulatory context such as FCA cash‑access rules. The article placed Santander’s move alongside similar closures by other banks and discussed potential effects on vulnerable customers and communities.