



**Chris Heaton-Harris**  
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House of Commons, London SW1A  
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*Dear Constituent,*

Thank you for contacting me about access to cash and automated teller machines (ATMs). I wholeheartedly understand that access to cash remains vital to the day-to-day lives of individuals in local communities across our country and particularly to those in rural areas in the Daventry constituency.

At present, LINK, the scheme responsible for ATM provision in our country, provides a top-up subsidy for free-to-use ATMs in remote areas. I was glad to hear that the upper limit on these top-up subsidies rose from 30 pence to £2.75. This is expected to benefit up to 3,500 free-to-use ATMs across the country. I also welcome that, as of September 2019, there were approximately 45,000 free-to-use cash machines across the UK, which represents a 13% increase from a decade ago.

UK Finance launched its Community Access to Cash initiative to help local communities to identify and secure access to cash and payment services. This follows UK Finance's engagement with consumer representatives, local authority representatives and market participants on the cash needs of local communities.

The Economic Secretary to the Treasury met key parties of interest so that communities can engage with UK Finance to ensure that individuals have access to cash. The Payment Systems Regulator has previously used its power to hold LINK to account over its commitment to communities, ensuring that there is a continued high level of access to cash.

In July 2020, the establishment of a Joint Authorities Cash Strategy (JACS) Group was announced, which brings together representatives of our key financial regulators to provide joined-up and comprehensive oversight of the UK's cash infrastructure. The JACS Group places a particular emphasis on user needs and the changing nature of cash usage.

With an eye on the future, I welcomed the March 2020 announcement that legislation will be brought forward to protect access to cash. This legislation will be drawn up with the engagement of not only the Payment Systems Regulator, Financial Conduct Authority, and Bank of England but also stakeholders across industry.

The Government has updated its proposals to see cashback offered at shops without consumers having to make a purchase in addition to the Financial Conduct Authority made ultimately responsible for ensuring the cash system works for consumers and businesses.

Thank you again for taking the time to contact me.

Yours faithfully,

**CHRIS HEATON-HARRIS MP**  
**MEMBER OF PARLIAMENT FOR DAVENTRY**

Website: [www.heatonharris.com](http://www.heatonharris.com)