

**Rt Hon John Healey MP**



**HOUSE OF COMMONS**

**LONDON SW1A 0AA**

Rt Hon Rishi Sunak MP  
Chancellor of the Exchequer  
1 Horse Guards Road  
London  
SW1A 2HQ

20 August 2020

A handwritten signature in black ink, appearing to read 'John Healey'.

### **Access to cash in Wentworth and Dearne**

You pledged to bring forward legislation to protect access to cash for those who need it in the March Budget but according to new research from GMB, my constituency has lost 26 free-to-use cash machines, since the start of 2018. In total, my area has lost a quarter the number of cash machines that it had three years ago.

Ready access to cash will play an important part of Britain pulling out of the Covid-19 pandemic, by helping everyone to return to the shops and boost transactions for local traders.

Losing cash machines that are local and free-to-use hits the vulnerable in our society hardest but it has a wider impact on everyone else as well. 1 in 10 of all adults continue to rely on cash to a great or very great extent. This proportion rises to 1 in 6 (16 per cent) when adults with vulnerable characteristics are asked.<sup>i</sup>

Our area now has no bank branches at all. In the face of zero resistance from the Government, these banks have closed their branches and are now closing cash points in small towns and villages like ours in South Yorkshire. When I pushed the heads of Yorkshire Bank and Barclays at the time the last of their branches were closing, they admitted they'd never reversed a decision to close a branch despite the so-called consultation they were undertaking. In the last three years I have also had to mount campaigns to save some cash machines that were vital to local residents and shops.

The banks are riding rough-shod over people who are unable or who choose not to bank online or buy without cash. They are turning their back on small towns and local traders.

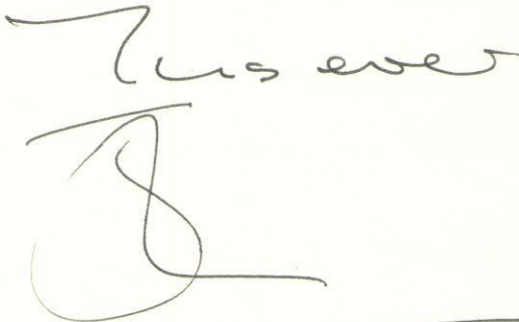
Losing cash points and bank branches leads directly to a fall in shoppers on our local high streets, and a drop in the cash-flow through the community. This hurts the smaller firms,

and it hurts the charity and community groups that need easy access to free cash. Being able to spend cash in shops again will help the whole economy to pull out of our current economic recession after Covid.

As Chancellor, only you can act to safeguard people's access to cash. I trust you will accept the importance of the pledge you made to the public five months ago and I would be grateful to know:

- When will the promised legislation be presented to Parliament?<sup>ii</sup>
- What guarantee will you offer that there will be no more cash point closures?
- What actions will you take to ensure every town has access to a bank?

I look forward to hearing from you on these points.



John Healey  
MP for Wentworth and Dearne

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<sup>i</sup> FCA 2020 Financial Lives Survey <https://www.fca.org.uk/publications/research/understanding-financial-lives-uk-adults>

<sup>ii</sup> Budget 2020 "2.271 Access to cash legislation – The government will bring forward legislation to protect access to cash for those who need it. This will ensure industry continues to meet the changing needs of cash users." P.100

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