



Economy, Energy and Fair Work Committee

Eric Leenders,
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Sent by email only

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11 February 2020

Dear Mr Leenders,

Bank closures and access to cash in Scotland

I am writing to follow up on the evidence which you gave to the Economy, Energy and Fair Work Committee in December last year.

Shared banking hubs

Thank you for providing further details of the shared banking hubs being piloted by UK Finance.

We note that these hubs are limited in scope as they are for specified business customers and are not available to retail customers. The Committee notes that the pilot was due to run until the end of 2019, and that the participants would then evaluate as to whether to extend this into 2020. We note that there has not yet been an announcement concerning the closure or extension of the pilot scheme.

The Committee believes that banking hubs should not be limited to business customers and that provision should be extended to retail customers and should cover rural areas (as well as the urban locations currently being piloted).

I invite you to update the Committee on plans to extend these facilities across Scotland.

Deposit taking ATMs

The Committee heard that LINK has invested in and built the capability for cash to be deposited in ATMs but we were told that it is an 'industry decision

as to whether that capability is turned on'.¹ However, NoteMachine said that the banks 'show a fundamental lack of interest in doing it'.²

The Committee supports the deployment of deposit taking ATMs and I would ask you to provide a timescale for rolling them out across Scotland.

I would be grateful to receive a response by 7 March 2020.

Kind regards,

A handwritten signature in black ink that reads "Gordon Lindhurst". The signature is written in a cursive style with a large, stylized initial "G".

Gordon Lindhurst MSP

Convener

¹ Economy, Energy and Fair Work Committee, Official Report, 10 December, col 27

² Economy, Energy and Fair Work Committee, Official Report, 10 December, col 28