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## Give us a law to stop cash being killed off: As bank branches close and shops stop taking notes and coins, you call on ministers to act before it's too late

- Huge response from readers over Government's crucial consultation on cash
- We have now sent a dossier of hundreds of letters and emails to the Treasury
- For years, campaigners have been warning about the decline of coins and notes
- ATMs have been turned off and banks continue to axe hundreds of branches
- Post Offices now under threat with the elderly at risk of being cut off from cash

By [FIONA PARKER FOR THE DAILY MAIL](#)

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Money Mail readers today tell ministers loud and clear that laws are needed now to save our cash.

We asked you to contribute to the Government's crucial consultation on cash — and were overwhelmed by your response.

We have packaged up hundreds of your heartfelt letters and emails and sent them in a powerful dossier to the Treasury to ensure your voices are heard.



**Threat: We asked you to contribute to the Government's crucial consultation on cash - and were overwhelmed by your response.**

For years, campaigners have been warning about the decline of coins and notes and how the elderly and vulnerable risked being cut off from cash.

In the meantime, ATMs have been turned off, banks have continued to axe hundreds of branches, Post Offices are under threat and now shops are refusing to accept cash.

Your message to the Government was clear: we must not delay introducing laws to protect cash and those who rely on it.

Grandparents told us how they cherish giving pocket money to their grandchildren, while carers of those with learning disabilities say they could not get by without it.

Others in their 80s and 90s say they do not feel comfortable using cards at this stage of their lives.

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## HOW THIS IS MONEY CAN HELP

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Some of the most distressing letters came from people who have lost their local bank branch. They now face long car or bus journeys to the nearest bank, while the most vulnerable say they have been forced to rely on carers to access their own money.

It has been almost 18 months since Chancellor Rishi Sunak pledged new laws to protect cash while millions still rely on it.

And last month the Government finally began consulting on new legislation to halt the endless stream of closures.

These may include giving the Financial Conduct Authority (FCA) the power to block banks from closing branches in communities which are dependent on them.

And nine in ten neighbourhoods could get the legal right to have somewhere to withdraw cash for free no more than 1km away.

But experts warn new laws could take at least two years to enforce — leaving scores of towns and villages at risk of becoming cash deserts.

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# I don't know what dad would do without it



**'Ignored': World War II veteran George Armitt relies on cash and cheques to pay for everything**

At 94, World War II veteran George Armitt relies on cash and cheques to pay for everything.

But the great-grandfather-of-12 now has to ask his 57-year-old son Jonathan to withdraw cash for him.

George (pictured with late wife José) is a NatWest customer and lives in Bishop's Stortford, Hertfordshire — but his nearest branch is two miles away and he is now too frail to make the journey.

And while George could visit an ATM to take out cash, he prefers 'face-to-face' contact over self-service machines.

In fact, Jonathan only helped him apply for his first debit card a few months ago, when George found out he could no longer use his Post Office card to withdraw cash from his pension.

Jonathan, his full-time carer, says: 'I am concerned about what would happen if he used a debit card himself and entered his PIN incorrectly.'

And as he approaches his 95th birthday this month, George feels ignored by the Government and his bank. He says: 'They only listen to the customers who are comfortable with tech. I don't trust banks any more, as all they think about is their profit.'

Jonathan believes the Financial Conduct Authority should oversee a transparent consultation process if a bank wants to close a branch.

'It should intervene if a small community is going to be badly affected.'