

5 December 2019

Brighton & Hove City Council

Dear Geoff Raw,

I am submitting the following letter under Council Procedure Rule 23.3 to be included on the agenda for the Policy & Resources Committee meeting on 5 December 2019.

I'd like to raise a few points regarding the lack of free cash points in the ward I represent.

In Hollingdean, there are no free cash points that I am aware of and this is also the same situation for Coldean and Bates Estate, also in the Hollingdean and Stanmer ward. As a result, there is a charge to get money out, effectively a fine, which some have referred to as a 'poverty premium' for living in an area that doesn't have many shops or restaurants/bars and generally suffers from deprivation. This is not to say that people don't use the shops that are present and in fact the shops that do exist are well used. However, with card machines in these shops charging to get money out and with minimum spends existing on any card payments it means people who are struggling are unfairly punished and financially excluded.

In addition to the lack of free to use ATMs, there is a wider issue of financial exclusion to be tackled by the council with other services. There has been a trend to move away from cash which is excluding those who don't like to use cards (predominantly the elderly and poorest), and also those without bank accounts at all (4% of UK population) are being left behind. Furthermore, without good financial advice and access to safe credit schemes, these communities are not being supported as well as they could or should be.

I welcome the positive work done by local organisations such as the Credit Union and Citizens Advice Bureau to address issues of financial exclusion, as well as the work done as part of the council's own financial inclusion strategy. However, it is clear that many residents, both in my ward, and throughout the city, are without easy access to free cash points and other services.

Given this, I ask for the committee to consider how this council can:

- analyse where free cash points exist to identify distances between each and where there are 'cold spots'.

- apply for funding from Link's 'Community Access to Cash Delivery Fund' to install free to use ATMs in the 'cold spots'. Further

[info:https://inews.co.uk/news/consumer/atm-free-request-cash-machine-link-area-near-me-641261](https://inews.co.uk/news/consumer/atm-free-request-cash-machine-link-area-near-me-641261)

- Report on other areas where people are excluded from financial services, e.g access to banks, access to credit, access to financial advice etc; as part of planned reviews of the council's Financial Inclusion Strategy

- work with other stakeholders in the city to make the existing cash points free at the point of use. For example, the ATMs at the train station all levy a charge.

Your sincerely,

Martin Osborne

Councillor for Hollingdean and Stanmer

Extra info about financial exclusion below:

<https://www.resolutionfoundation.org/app/uploads/2014/08/Financial-exclusion.pdf>

