

From: Anthony Gould
To: [callforevidence](#)
Subject: Acces to Cash
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Answers to specific questions:

1) Use of cash will continue to fall but I and several people I know have had wrong charges with "contactless" cards and others are over-using them with funds they cannot repay, which may lead to long term changes.

2) I always need cash for tips. I never allow the Hospitality Industry to take discretionary "Service Charges" unless the staff confirm that they receive 100% of these charges (rare). Also some people require cash and have no means of accepting cards. E.g Ice cream vans. I believe the need for cash will continue. When my Bank Account was frozen due to a bank systems failure I and I guess thousands of others needed cash. I had to pay my staff a cash advance, until the Bank system came back on line.

3) Cash can avoid certain online scams and high Bank charges when travelling abroad. Also I always use cash if there is a charge for the use of a card by anyone in the transaction line.

4) ATMs and "cashack" schemes must continue with small charges to the user if uneconomic to provide them.

5) Banks, shops and The Post Office should provide this service.

I am happy to provide more data if required.

Thank you,

Anthony Gould

Sent from my BlackBerry — the most secure mobile device