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To: [callforevidence](#)
Subject: Access to cash review
Date: 11 August 2018 18:25:41

Having read the Call for Evidence I obviously accept the broad statements, ideas and possibilities. However I think your comments about the future of cash appear to include cheques as the same as cash, although cheques do not actually appear to be mentioned. It is indeed possible that small payments (including club membership, birthday presents etc.) could be made electronically but there will be many people who either can not send or receive such payments and whose only way of paying will be by cheque. While the use of cheques is far less than before (mainly because of the use of card payments) they must not be abolished. There might have to be a small charge for cheques (like postal orders used to have) but if banks look after our money they need to provide a required service.

Christopher Skeate