Dear Sir or Madam,

Cashless society? No, thank you.

### 1)

At present, if I disagree with the performance of my bank I can withdraw all my funds in cash and then take it to a different bank.

If cash disappears, changing banks can only be done by credit transfer through the banking system, which gives the banks complete control of everyone's finances. I do not wish the banking system to be enabled to control what I do with my own money and when I do it.

### 2)

Many charities are dependent on their proceeds from collecting tins in bars and cafes and on street corners, etc. Without cash, these charities will be dependent on some kind of bank transfer system. How many people will bother with such a mechanism? Thence, how many charities would disappear?

3)

Many elderly people, together with those with some form of minimal mental disability, are able to make simple calculations and so control their expenditure to balance their budgets. Without cash, having to comply with some form of administrative system will be difficult or impossible for such people and deprive them of independence. Hence there is no way that a cashless society cannot be an "inclusive society."

4)

A cashless society using some form of credit transfer system would make Orwell's 1984 become fact rather than fiction, as every transaction would have to be recorded and our movements would be recorded along with our purchases. Was that not the purpose of the Data Protection Act to protect and respect peoples' privacy and to prevent the business community from tracing what we do, when we do it and where we do it?

# 5)

Being cashless removes all chance of any transaction in many of the more remote areas of the countryside unless there is significant expenditure on technological infrastructure.

# 6)

Being cashless would provide the banks with a captive market on which they could impose charges at will. Please don't tell me that any government would stop that from happening!

# **Cashless society?**

# **Orwellian society!**

**NO THANK YOU!** 

Yours, etc, I R Anderson.