

**From:** Jane Routledge  
**To:** [callforevidence](#)  
**Subject:** access to cash review  
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Hello

I went to your website after reading the article in the Money section of The Daily Telegraph a couple of Saturdays ago written by one of your committee.

I think it is important to still have cash available; in fact I have several places that I go where they only take cash. My hairdresser used to have a card reader but has had trouble with the bank where he had his long-standing business account so decided to give the machine up and only takes cash; I also see a homeopath who used to take cheques but this costs her money to pay them into her account so she only takes cash now; I also visit a dressmaking material shop (again a small concern only 1 or 2 employees) where they only take cash or cheque; I also occasionally go to a beauty salon where they only take card payments now if above a limit - I think last time £40 so again I have to pay cash. At my library you can pay by card on the self-service machine but not at the counter as they do not have this facility and if there is something they have to change on your account then they want cash.

I'm sure I'm not alone in this.

As someone a bit more mature (!) I am still careful with money and keep cash books for accounts and things. I see people using their contactless cards and I do wonder how they keep tabs on their spending especially as now it seems to be a choice to be given a receipt. With more and more stories in the news about people in debt it is no wonder if they tap their card for every payment no matter how small and don't keep receipts and a tally on their spending.

Fortunately I have a Freedom Pass for my travel but again I see passengers pay with their phone or card but don't get a receipt nor make a note of the fare.

I often use my card - I prefer to put in my pin although I have done a few contactless payments - but for small payments eg paper (£2.20) or radio/tv magazines (£5.05) or even in the butcher (today around £6.00) it wouldn't occur to me to use my card I pay in cash.

As regards obtaining this I prefer to go the bank - fortunately I still have a couple of branches (TSB!!!) nearby as I like to get different denominations including £1 coins so I can give the exact or near enough the exact money for things otherwise some places are always trying to find change. It is also useful to have change (especially £1 coins) if there are charity collectors in the shopping centres.

I hope this is useful for you evidence

Jane Routledge