

**From:** Pat  
**To:** [Contact-us](#)  
**Subject:** We must keep access to cash  
**Date:** 25 September 2018 17:40:18

---

Digital payment systems are fine until they fail or are attacked by malware leaving our economy in chaos. We live in an unpredictable and dangerous world with state terrorism ever ready and well resourced to attack our systems. Witness the malevolent remote tampering by gangster states such as Russia, China and N.Korea. Universal access to cash must run in parallel with digital payment systems. If our banking systems failed, how could our economy function without cash? We cannot let the use of and access to cash fall too low. To do so would be criminal stupidity.

Clive Symes