

Hello,

This email is being sent to yourselves as a concerned citizen on the island of Jersey regarding the proposed review into the methods of payment within the island.

I am Jersey born along with my family and have been a resident of this island continually from birth.

I understand nothing stays the same and that changes occur, some good and some not so good. And the fact that the subject of how we pay for goods and live our lives is an extremely important matter.

The focus of this email is on the use of cash which is a legal tender and the right to choose whether we use it or not. The right to choose being paramount.

Of course, the days of writing cheques etc has all but vanished and card payments are convenient and quick to use. However, relying on one system is not ideal. Having worked in a bank for many years, including counter work, when the systems go down, everything changes. The banks have to work around this and catch up once the systems are running again and this has happened for only very short periods of time.

When systems go down in a shop, the only way to pay for items is by cash. Should there be a major failing in the system, it is not only a loss for the shop but also impacts on people being able to buy food, nappies and formula for their children as well as medication. With the option of cash, this would not cause a major problem with the possibility of panic setting in. Put yourself in the position of being unable to buy food or medication because the system has failed and you have no reserves at home.

Not everyone has a bank account or access to the internet. Think about the elderly, those with mental health issues etc who rely on cash. Not everyone is capable of using the internet for banking. As convenient as it is for many people, it is cash that allows many other people to live their lives in a way that is right for them.

Every shop should take cash. Every one of them without exception! This should be made law which would clarify the matter.

I also wonder if charities would suffer financially should cash be removed.

There is much talk about the introduction of CBDCs which you must all be aware of. The introduction of a Central Bank Digital Currency scares the living daylights out of me! People would have limited control over their lives, which includes you. Goodbye to cash and hello to only one centralised system for everything we buy with the possibility of limiting what we can and can't do. Don't think this would never happen, because it could. Look at China as an example.

Lose cash and you lose in every aspect of how you live your life.

Keep cash and we have choice.

I feel very strongly about this matter because the impact on losing cash will be devastating.

I sincerely hope this helps in your decision making.

Kind regards,

Heidi.