

To whom it may concern,

My name is Nina Morgan, and I am the person who started the Facebook group called “Jersey Cl. Cash is King – list of places who do not accept cash as payments” . We currently have nearly 3900 members of all ages, and as far as I can tell 99% are people who live in Jersey.

The current situation in Jersey is, that there are nearly 50 business who are refusing to accept cash - that we are aware of, the true number could be a lot more. In a small island like ours, this is a big problem and has an impact on people ability to access goods and services.

I think the best way I can contribute to scrutiny is by copying and submitting my answers to two different articles in regards of this topic, followed by a small summary.

Response in regard of Deputy Morel thinking about bringing in legislation to protect cash use in Jersey by Kelly Frost:

“Currently I know of several countries that are either considering or have passed g similar legislation into force, I am sure that similar conversations are being held in many countries in the face of the EU’s relentless obsession with imposing CBDCs.

It is important that no one is discriminated against in Jersey and that there is equal access to all goods and services by everyone, regardless of their personal financial arrangements.

We have Disability discrimination and Age discrimination legislation enforced in Jersey, but for some reason the impact cashless outlets have on those groups of people and to their ability to easily access everyday things like shopping, gyms, restaurants, events, sports facilities etc and even healthcare providers, has been completely overlooked.

Should we be surprised? Hardly! As a full-time carer for a severely disabled person, I can tell you first hand that Jersey treats its disabled population contemptibly. So I’m not surprised that their needs have flown under this radar, like they seem to do on every other issue.

You ask if I know anyone who would be in disadvantage should there be no right to use cash?

Yes, I do, I know many and it’s a current problem not some arcane or abstract issue to be dealt with in some distant and nebulous future. Some obviously have made the choice like myself, but I know many who simply do not have access to banks etc. They are limited, some severely so, in what services and goods they have access to, right now.

I absolutely support any proposition that would protect and enshrine the use of cash in Jersey.

The alternative, I fear, is that we create an underclass of people who, for many, through absolutely no fault of their own, will be denied the very basic services the rest of us take for granted. And those who will undoubtedly talk of safety nets and guard rails will be the same people who are currently ignoring the needs of disabled people and patronising them with often humiliating one size fits all “solutions” to what are highly individual problems.”

My responses to several questions sent to me by Christie Bailey in regards of the launch of the Facebook page.

- What inspired you to set up the group?

A: I've seen posts in pages like "Jersey Good and Bad Business" where some establishments are refusing cash quite often, other posts talking about different issues with banks and in one of them, a gentleman brought up a request for someone to start a page or a group where it would be easy to see which places do not accept cash as a method of payment. I answered that request.

I am someone who will walk out of an establishment that denies cash, so it's much easier if all the places are listed in one place and then we – as consumers who value cash - can take our custom elsewhere and not waste our time with places who do not want our money.

- What was the response like? Are you surprised at the number of members you gained so quickly?

A: The response has been very positive, and of course I'm delighted by that. There was obviously a need for the group, and better still we have people from right across the political spectrum and of all ages, so it obviously resonates as an issue.

And when a business which was on the list popped in to ask us why this was important – well... I was over the moon about that. It is that interaction between business and their potential customer's which will aid the efforts of keeping cash. Of course, being the internet, some people expressed themselves in a rather strident way, but we have asked people to moderate their language and tone and try to persuade people to our side with logic and reasoned debate.

To have broken 1k members in less 48 hours and membership has only grown since the last week – we currently have 1.6k members - shows there are a lot of people out there who value the notion of a physical currency.

People who actively join groups on social media are a minority, and it shows there are a lot more people out there in Jersey and elsewhere who wish to keep cash for whatever reason, and there are as many reasons as there are people.

As far as reasons, they range from:

Helps people to budget their weekly/ monthly spending. This is an advice that has always been given to people when financial downturns happen, and finances get tight. Withdraw what you need to for a week / month and pay your bills and only use what's left in your pocket. It is so easy to overspend with just swiping your card and not realising you have gone over your budget. Same can be said about when you are having a good night out!

Cash is tangible, thus making it much easier to see what you are spending vs using cards.

Teaching children the value of money, it is so much easier to teach the value of money with it.

The liberty to spend your own money as you feel fit giving you full control of your own assets.

Without bank or any other third party wagging their finger at your shopping choices or attempting to control how you can or cannot spend your money. Or worse, tracking your life and then selling or giving that information to anyone they feel like. The modern life is after all a surveillance society to some degree.

Not everyone has or even wants a card, not everyone has a bank account, or if they have a card, they don't want to use it.

To have the liberty to give a bit of money for your grandkids in an envelope or in a birthday card, to be able to buy and support local craftsmen and women, to be able to go to a car boot sales, to be able to just put few pounds in your pocket when you go for a walk or beach etc instead of taking your card and potentially loose or even snap it in half.

You could argue that oh but all you need is a sum-up device to do all that, but really... would you expect traders in a car boot sale to have a sum up device? Or your elderly grandparents?

People being aware of the aims of the powers that be towards cashless societies, and the potential dangers that could bring along the way in the future.

Just to mention few fairly common reasons that people have brought up, there are many, many other reasons in addition and if were to go into all of them, this would end up being a very lengthy response.

- Why is it so important to you to promote the use of cash and support businesses who accept cash?
- What are the benefits of using cash for you?
- Anything else you'd like to add?

So, I'll answer those three in one go as there's a lot of common ground in the answers. A lot of individuals and businesses are not aware of the negative potentialities which could well follow should we lose physical legal tender.

The (bad) behaviour of banks has been in the news in recent weeks, whether it's the fact that very few of the 14 recent BoE interest rate rises have been passed on to customers, (even though the banks are making millions out of them); the "de-banking" issue affecting PEPs and small businesses like market traders, window cleaners and self-employed taxi drivers (some 1 million people de-banked in the UK alone over the past 4 years by some estimations with very few even told why), some banks are "discouraging" their customers from purchasing digital currencies like Bitcoin and Ethereum, and other banks are demanding their customers explain what they wish to purchase with relatively small amounts of withdrawn cash before it is handed over and placing limits on how much one can withdraw of their own money.

A silver dealer in the UK was recently refused the ability to withdraw £3,000 in cash when he told his bank he was going to purchase antique silver coins from the widow of a recently deceased collector.

My own wife spent two whole days in 2020 trying to persuade her bank to allow her to buy herself a birthday present. She was put in the position where she felt as though she was having to beg permission from total strangers so she could spend her own money as she saw fit. As she is also severely disabled it was highly intrusive, and frankly, humiliating.

This kind of behaviour is already intrusive enough with banks seeking to aggressively insert themselves into what are, after all, private transactions. Now, take cash out of the equation entirely and every transaction – *if you haven't been de-banked, if you have an account, if you have a card, if you have an internet connection (many places in Jersey do not have reliable mobile nor internet coverage), if you have a mobile phone (not everybody does), if your bank hasn't been hacked etc etc etc* will be filtered by third parties exercising a digital *pollice verso* over every purchase one makes. And that, to many of our group members, is absolutely intolerable.

Banks are increasingly trying to hide behind AML/CFT regulations in order to try and justify this behaviour, an affront when one sees the paltry fines levied against the biggest banks in the world when they get caught offering banking and trading services to sanctioned nations and banking services to terrorists and drug cartels.

See: Too Big To Jail by Brandon L Garrett

The old saying “use it, or lose it” applies to this topic too. With Governmental organizations and Governments, around the west in particular, the banks becoming increasingly “hostile” – for loss of a better word- towards cash and the World Economic Forum pushing towards cashless societies and digital currency, this is the only action that is available for us - the end consumer.

We can put pressure on businesses to accept cash, who will in turn put pressure on their banks to provide them with services in response handling cash. In short, a knock-on effect, which may or may not reach those who are making these decisions. But with enough people from around the world taking a stand, the odds for making a difference grow.

What we are doing is nothing out of ordinary, across the world people are rising for the occasion with different approaches. By being selective on which businesses we choose to use – as is our right as consumers. The businesses who accept cash will see increase in paying customers.

Today, 15th of August 2023 – card machines went down in what seems to have been a problem with Sandpiper and their franchises. Let's imagine there wasn't cash anymore for a second – how would people have obtained their goods? This incident didn't last long, but that is not to say there won't be longer duration issues. In Gorey where I live, local small shops lose lines several times a year, sometimes for days. Or they wait for a replacement card machine for weeks. Should they just stop trading?

I would also like to mention that a comment was posted in the group stating that a friend of this person was denied business bank account a few years ago for their little café. Why? Because they wanted to trade mainly in cash – needless to say, the café had to shut down. This should not be happening in Jersey and where there is one incident, there are always more. “

In summary:

I would suggest that not only should cash use and acceptance be legally protected because of all the reasons above, but also, we need to ensure that financial institutions cannot penalise businesses or private people using cash. Any fees related must be like what electronic transactions carry, no more.

It has to be a level playing field. Any financial institution claiming that the cost of such is too much, can be reminded of the fact that they keep their current accounts interest free and make billions in profit with their current account customers money that is provided to them as a loan.

Speaking of level playing field, the situation with Liberty bus and their fees cards vs cash is outrageous. Again, they are penalising those who are at most vulnerable with their pricing and those who can least afford to use their own transports.

Both payment types use the same currency and as such, the price should be the same.

No one should be demanded to explain why they want to withdraw money from their accounts or to explain where money came from. That is not the job of banking institutions, it is the business of tax department. People sell second hand goods all the time, and there isn't always paper trail (or electronic), people obtain cash for multiple reasons and most of the time those reasons are completely legal.

And if not, that is why we have the tax and police departments.

Apologies for a lengthy response and I thank you for taking time to read it. Please feel free to contact me for further questions.

Yours sincerely,

Nina Morgan