

On both a personal and business point of view the use of choice ie cash, card, Bacs are all essential, it is essential we that have the choice.

On too many occasions I have been into establishments where tills have been down and have therefore been unable to purchase items by card, fortunately I always carry cash for this reason. If the company does not take cash then they miss out on a lot of sales but still have to pay wages, not sure they can be insured for loss of takings for this reason.

If they do not take cash I am fortunate to have a car and can go elsewhere, if you do not drive, elderly and live in the more country parishes how do you manage when this happens, go without, disturb a family member or friend and feel a nuisance?

Just last year I lost my card, it took 18 days to get a new one down due to Bank Holidays/non working days, it was essential that I could get cash out but only from our near non existent banks....are ask friends to get cash out for me and do bank transfers.

For business, I run The Harbour Gallery Jersey managed by locally registered charity Art in the Frame Foundation... sadly our collection pots do not rattle much any more due to people....except we are finding from our EU and UK visitors not having much cash.

With more German people now arriving in the island they always pay in cash for items under £50/£60 we never see a card payment from them for lower value items. With French visitors many also pay cash. We advertise that we are happy to take cash payments which seems to go down well.

I am also surprised as to how many UK people mainly Scots at the moment are paying in cash for smaller items.

We do encourage cash for small items as our charity runs to support local artists/makers not to support the wealthy card companies.

As I said before for many reasons choice is essential....I like to support our small village businesses, I live in Gorey, I always pay cash for sales under £10 and they are grateful.

Pat