

MALCOLM RAY



17.6.24

To:-

THE SCRUTINY PANEL

THANK YOU FOR THE OPPORTUNITY
TO WRITE TO YOU ABOUT LOOKING INTO ABOUT GOING CASHLESS.

I THOUGHT WE LIVED IN A DEMOCRATIC SOCIETY
NOT A DICTATORSHIP WHERE WE ARE FORCED TO DO AWAY WITH CASH.

PEOPLE SHOULD HAVE THE CHOICE, WHERE PEOPLE LIKE MYSELF
WISH TO USE CASH FROM TIME TO TIME
ESPECIALLY LOW COST ITEMS.

IT MAY BE TRENDY AND LOOK COOL PAYING WITH CARDS, SMART
PHONE OR WATCH BY THE YOUNGER GENERATION
BUT, HOW DO THEY KEEP A CHECK ON WHAT THEY ARE SPENDING.
NO WONDER SO MANY PEOPLE GET INTO DEBT NOWADAYS.

MANY HOTELS AND RESTAURANTS NOW IMPOSE A SERVICE CHARGE
BECAUSE MANY PEOPLE GOT AWAY WITH LEAVING A TIP/GRATUITY
WHEN RECEIVING THE BILL AND PAYING WITHOUT CASH.

I THINK IT RATHER PATHETIC WHEN SOMEONE IN FRONT OF YOU
IN A SHOP OR A PUB MAY SPEND FOR EXAMPLE AS LITTLE AS
£1.50 AND OUT COMES A CARD, PHONE OR THEIR WATCH.

GOOD LUCK WITH THIS AND I HOPE THAT YOU CAN
ACHIEVE SOMETHING WITH YOUR SCRUTINY
THANKS FOR YOUR TIME.

BEST WISH
M. RAY