

In connection with the Economic & International Affairs Scrutiny Panel's current review, my husband and I would like to make the following observations regarding the closure of out-of-town bank branches and cash use.

We are both in our early eighties. My husband is in reasonable health and still drives our car. I have several health issues, cannot walk as far as I used to, and no longer drive. With traffic congestion and the price of fuel, we visit St. Helier as infrequently as possible.

Closure of Out-of-Town Bank Branches

While the closure of Lloyds at St. Brelade does not affect us, living as we do at Gorey, we certainly miss the branch of NatWest at Miladi Parade, Longueville, which closed several years ago. This branch enabled us to do in-person banking far more conveniently and quickly than having to go into St. Helier, as we now have to do (there are now no bank branches at all in the east of the Island). My husband does not use a computer, my own computer skills are limited, and neither of us possesses a smartphone, so we do not wish to use on-line banking - and indeed, have reservations about its security.

Cash Use and Availability

While we do use credit cards for the majority of transactions, we feel it is important to retain cash as an alternative, particularly for small purchases and the odd occasion when a retailer's electronic system fails. We would be extremely sorry to see cash phased out altogether.