

To whom it may concern.

As a pensioner, many of the options for using card or online phone are complicated for the elderly. Cash is a MUST for those who cannot use card or phone. For example : Children who do not have a bank card, Adults who have not or cannot obtain a bank card, Charities who receive cash donations, elderly who find it difficult to keep up with technology. We should NEVER be 100% managed by bank cards. Cash carries the promise of 100% of its value. Do banks?

Les Collis