

**Dear Sirs,**

**It is imperative to retain cash for settling transactions in society as going cashless will be a significant problem for many people who struggle to budget and have low incomes, not to mention the elderly.**

**Every government service or quasi government service must accept cash in payment with the requirements for legal tender. Not to do so is unacceptable and should be against the law.**

**I worked in the finance industry for 40 years but any proposal to phase out cash as a method of payment or saving is a serious removal of civil rights and could be viewed as a form of government coercion. You have only to consider Nigel Farrage to see how dangerous reliance on a bank or any electronic payment system can be.**

**I seldom use cash now myself but I am aware many people over 60 years of age do use cash and the complications for them to do otherwise could be severe. For instance, trying to pay for car parking is no longer simple if it requires mobile phone use. I am sure there are many people who never use some multi storey car parks due to the complications of payment. I certainly do not use them.**

**Why for instance do we all have to have "smart" mobile phones which if lost constitute a complete loss of the ability to not just communicate but function in society. These things have become a life support system.**

**Why do we all have to become technology experts just to live our lives.**

**Thanks**

**Peter Richardson**