

I think it is very important to retain the use of cash for the following reasons:

- . Not everybody uses online banking or smartphones, or wants to, not everyone even has a bank account**
- . Similarly not everyone is comfortable paying by card in shops or online.**
- . Many small businesses prefer cash as they do not need to pay the service charges made by plastic card companies. (acknowledge however that some businesses take the opposite view due to the need to manage banking cash et cetera).**
- . Small payments, tips and gifts to relatives should have the option to be in cash (especially as use of cheques is reducing)**
- . Tipping can be better in cash depending on the restaurant's policy/integrity.**
- . Sales of secondhand goods to relative strangers feels more secure with cash.**
- . Generally opportunity for fraud or scamming.**
- . Buses, public transport should have a cash option as not everyone wants to pay online or has a smart phone necessarily.**
- . If cash fades away and most daily transactions are made by card or phone this makes checking/reconciling bank statements or bank movements almost impossible with numerous small paper receipts, if provided.**
- . More difficulty in budgeting, more debt and more opportunity for fraud and scams especially for the vulnerable in society**

Thank you

Jan