

From: paul cross
To: [callforevidence](#)
Subject: Response to questions
Date: 16 August 2018 13:14:30

Dear sirs,

I find this way of responding somewhat poor, but for the sake of my opinion being aired I will use it.

Question 1;

Over a period of up to 15 years, I agree that usage of cash will fall, but I think it will reach a stable point, probably at about 20% overall. This will vary depending on age, area and personal income.

Personally both my wife and I prefer to use cash for small transactions, less than £20, and in certain circumstances larger amounts.

Question 2;

It begs the question, why should we rely on digit transactions, who does it benefit? It should be about choice, many people feel safer using just cash. People should be supported if they want to use cash, and the costs reduced, not put onto their shoulders.

Question 3;

I feel people using cash should be allowed to continue, and should not be forced to other methods. ATMs are fast disappearing were I live in rural Anglesey, along with the banks, all three having closed in our local town, taking their cash machines with them.

The use of the Post Office is mentioned for cash with-drawls etc. Now before retiring I worked in finance, and my experience of using the Post Office for cash transactions etc. is poor, YOU could not pay me to use their system.

Question 4;

I think both regulation and central co-ordination will be required to maintain cash availability. I am not able to comment on the second part of the question.

Question 5;

I would go for the social subsidy with cash access as a "right", as it is at present.

Many thanks
Paul Cross