Cash Access Assessment Outcome

Link Scheme Holdings Ltd

On 28/08/2026, LINK completed an assessment of cash access in Grassington, BD23 5AD because a cash access facility, the ATM run by Barclays at 5 Main Street, BD23 5AD is expected to close on 30/10/2026.

Our Assessment Process

Our three-step process aims to ensure that we understand cash access needs in the community. ***It is important to note that we do not consider access to more complex banking needs, as they are beyond our remit.***

Step 1:
We check the cash access facilities within a 1-mile (urban) or 3-mile (rural) radius of the local area and identify the services available, including if:

- They offer the cash access services we're assessing.
- They can manage the demand from the local area.
- The travel time and/or cost to reach them is reasonable.

If there are suitable alternatives nearby, we may not need to take any further steps.

Step 2:
We assess the potential impact of any actual or proposed closure and any gaps we've found in cash access locally, considering:

- If any closure is permanent or temporary.
- How many personal current account holders will be affected.
- How businesses will be affected in terms of accepting cash and being able to deposit or withdraw notes and coins.
- The impact on vulnerable account holders, including if there are accessibility issues. If we need to consider assisted cash access, where help and support can be provided.
- If the remaining cash services can meet the local area's needs after a closure.
- How far alternative cash services are from the local area.
- The travel time and cost to the next available cash service, and if this is reasonable.
- If there are any seasonal or other demand fluctuations for cash services.

This step can include a site visit to understand the demand on the ground.

Step 3:
Using the outputs from Step 2 we identify any extra cash access services needed to address the gaps and we recommend what's reasonable to put in place to lessen the impact on people and businesses. If there are no gaps, then we will not need to recommend any additional services.

What area have we assessed and why?

We have defined the local area by mapping the local high street and understanding who is likely to rely on it for cash services, and which businesses would be affected by any gap in cash services.
For this assessment, the local area is Grassington.

We've checked:

- Where the people and businesses most affected by any gap are located.
- If the local area is urban or rural.
- What cash access services are still available within a 3-mile radius of where at least 95% of the area's residents live.

Assessment Outcome

We are recommending the permanent provision of the following cash access services in the local area that we are assessing for people living in the area and, as appropriate, for local businesses:

A Withdrawal ATM:

- A cash withdrawal service for personal current accounts that is provided free of charge.
- A cash withdrawal service for businesses.

The above services must:

- Allow for a reasonable mix of notes to be withdrawn.

The cash access services we have recommended will be:

- Free of charge if you have a personal current account.
- Offered by firms that work with us on coordinating cash access.
- Funded by LINK on behalf of its members.

***** Our assessment considers if there are any difficulties with accessing the cash services that we look at, for people with disabilities. If we think there are, we may recommend that firms consider reasonable adjustments to improve accessibility to those services. This helps firms to meet any obligations they have under other Laws such as the Equalities Act or any Consumer Duty requirements applied by regulators. The other Laws and regulations that apply to accessibility requirements mean that firms have longer than three months to deliver any changes they are able to make.

Requesting a review of our Cash Access Assessment

We'll review our cash access assessment decision if you ask us to but only in these circumstances:

- You have a good reason to care about fair access to cash services in your local area.
- You put your request in writing: e-mail: accesstocash@link.co.uk or write to: Link Scheme Ltd (Cash Access Request), Central House, Otley Road, Harrogate, HG3 1UF.
- You ask within 28 days of our initial decision.
- You provide new information that we didn't know about and that could change the result.
- You point out mistakes in our initial decision that could change the result.

We'll finish any review within twelve weeks, tell you what we have decided, and post the results on our website.

Step 2 data

Below are some of the things we found out about the area and the local cash services. We used this data to help inform our assessment.

About the area	
Is the retail centre urban or rural?	Rural
Is the local area urban or rural?	Rural
How many adults live near the High St?	2543
How many adults live in the local area?	3031
Number of shops on the High St	49

Nearest branch serving both business and personal customers	
Bank Brand	NatWest
Bank Location	EXCHANGE BUILDINGS, 88 HIGH STREET, BD23 1JA
How far is the nearest branch?	7.8 miles
How long does it take to get there by public transport?	25 minutes
How much does the public transport cost each way?	£3

The closest banks (including those which only serve personal customers)				
Organisation Name	**Address**	**Postcode**	**Straight Line Distance (miles)**	**Public Transport Time (mins)**
NatWest	EXCHANGE BUILDINGS, 88 HIGH STREET	BD23 1JA	7.8	38
Banking Hub	1 WELLS ROAD	LS29 9JB	12.5	107
Banking Hub	7-9 BANK BUILDINGS	BB18 5ND	13.3	107

The closest free to use ATMs		
Address	**Type**	**Distance (miles)**
SPAR, THRESHFIELD GARAGE, KETTLEWELL ROAD, THRESHFIELD, SKIPTON, BD23 5PL	External	0.9
THE COOPERATIVE FOOD, 21 HIGH STREET, GARGRAVE, SKIPTON, BD23 3RA	External	7.5
NATWEST, EXCHANGE BUILDINGS, 88 HIGH STREET, NORTH YORKSHIRE, BD23 1JA	Internal	7.8

The nearest Post Offices		
Address	**Postcode**	**Straight Line Distance (miles)**
15 Main Street, Grassington	BD23 5AD	0.1
1 East Lane, Embsay	BD23 6QX	6.5
Town End Farm Shop, Airton	BD23 4BE	6.9

You can find out more about our process and these data points here.