



## GENERAL STATS

- Consumers made around 2.1 billion LINK cash withdrawals in 2016 amounting to £129 billion.
- The average withdrawal value is £69.
- There were 17.2 billion cash payments in 2015, accounting for 50% of all consumer payments.
- Practically all of the UK's 70,000+ cash machines are LINK-enabled and 54,000 of these are free-to-use.
- Pay-to-use cash machines account for a very low proportion of the total number of cash withdrawals, less than 3%, and less than 23% of all ATMs, approximately 16,000.
- There are over 100 million UK issued LINK-enabled cards in circulation.
- 'On-us' transactions – where people use their own banks' machines to withdraw their cash – accounts for around 25% of transactions.
- The cost of maintaining the LINK Scheme is around £2.5 million annually.

## INTERCHANGE FEE

- Card issuers pay operators of free cash machines an ATM interchange fee. This is around 25p per transaction.
- The cost is calculated by dividing the total cost of running the UK's free-to-use ATM estate (around £1 billion per annum) by the number of transactions, to give an average cost per transaction.

## WITHDRAWAL FEE

- The average for a cash withdrawal at a pay-to-use machine is £1.70.
- There is no maximum fee. It is down to the ATM operator although only around 220 out of 16,000 charge over £2.00.

## FINANCIAL INCLUSION PROGRAMME

- The industry invests over £800,000 a year in the LINK Financial Inclusion Programme.
- Since the Programme's inception 10 years ago, over 1,500 areas across the country have benefited from a new free-to-use ATM that would otherwise not have been commercially viable.