

LINK Financial Inclusion Monthly Report



September 2018

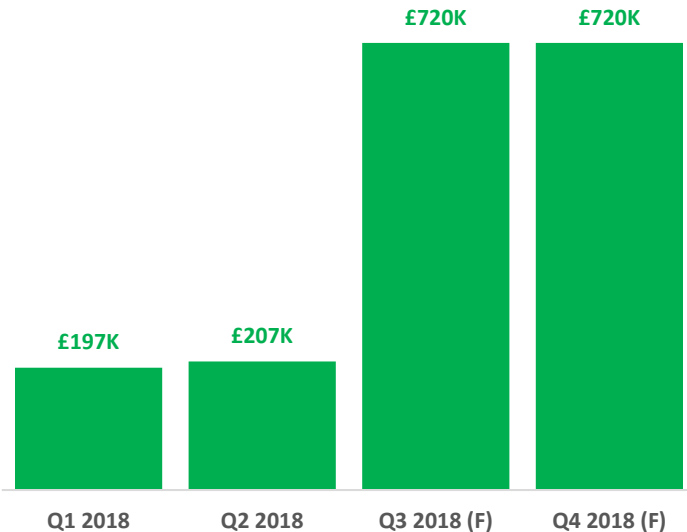
Overview of the Programme

The LINK Financial Inclusion Programme has been improving access to cash for the most vulnerable and deprived communities since 2006. It provides subsidies to ATM operators who run free-to-use machines in the most deprived communities in the UK. In 2006 1,694 deprived areas were identified with no free access to cash where the subsidy could apply. In 2015 957 further sites were brought into the Programme following independent research by Toynbee Hall making a total of 2,651 in scope today. Of these 2,651 sites, 1,847 have a free ATM and 804 are without a free machine. The remaining 8,743 deprived sites across the UK already have a normal free ATM.

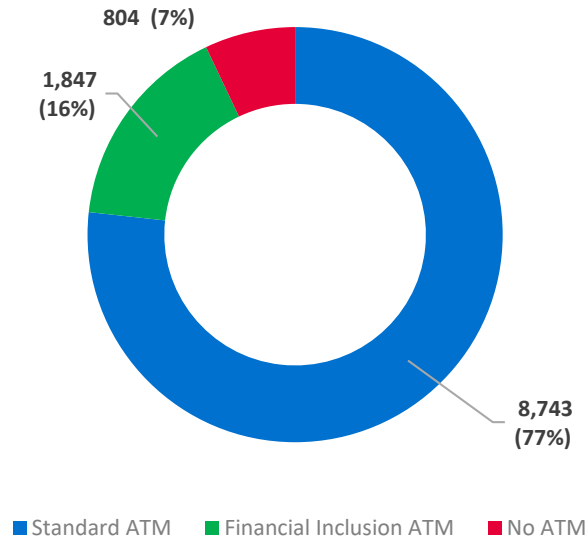
Programme Enhancements in 2018

Since July, there has been an increase to the financial inclusion subsidy to support ATMs in the Programme which represents an increase of three fold in some locations. This is the primary reason for the increase in the quarterly financial forecast shown below.

Link Interchange Premiums Paid to Support Financial Inclusion



Deprived Areas - Free ATM Access



Remaining Deprived Areas Without a Free ATM

