



On 24/09/2025, LINK completed an assessment of cash access in Gairloch, IV21 2BQ, because the branch of Bank of Scotland at Bank Brae, IV21 2BE is expected to close on 29/01/2026.

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 Gairloch.

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

In this case our assessment process stopped at Step 2.1a and we are not recommending the provision of any new cash access services in Gairloch at this time.

This is because our assessment shows there are already cash access services and facilities which are suitable for the needs of the local area.

The facilities include:

- Free cash deposit and withdrawal services for personal current accounts.
- Cash deposit and withdrawal services for business accounts that allow for a reasonable mix of notes and coins to be deposited or withdrawn.
- A Post Office.

We know how important it is for people to be able to deposit and withdraw cash. We want to make sure everyone can access and manage their money easily and you can use our [Cash Locator tool](#) to find out more about the cash access services near to you.

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.