



On 18/09/2024, LINK completed an assessment of cash access in Aberdeen.

This assessment was done because a cash access facility, the branch of Royal Bank of Scotland at 78 Union Street, AB10 1HH, is expected to close at a date to be confirmed by the bank.

Defining the Local Area

To see if there is a gap in cash access services, we need to define the local area we are assessing. We do this by mapping the area, deciding if it's urban or rural, and seeing how many people and businesses would be affected by any gap.

For this assessment, the local area is Aberdeen.

We've checked:

- Where the people and businesses most affected by any gap are located.
- What cash access services are still available within a 1 mile radius of where at least 95% of the area's residents live.

How we do the assessment

The assessment we undertake is in three steps:

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.

Step 2: We assess the potential impact of any actual or proposed closure and any gaps we've found, 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, if there are accessibility issues and if we need to consider services like 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 the nearest suitable cash services beyond the 1-mile or 3-mile radius are.
- 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 in the local area.

Some of the things we found out about the area and the cash services locally, which helped us to decide if there was a gap in services and if so what else was needed, can be found at the end of this assessment outcome.



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.

Outcome of this assessment

We are not recommending the provision of any new cash access services in Aberdeen at this time.

This is because our assessment shows there are already cash access services and facilities within a 1 mile radius which are suitable for the needs of the local area, or the deficiency does not cause a significant impact on 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.
- A bank branch.
- A Withdrawal ATM

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.



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	
Local Area name	Aberdeen
Is it urban or rural?	Urban
How many adults live near the High St?	41,981
How many adults live in the local area?	1,773
Number of shops on the High St	444

Nearest branch serving both business and personal customers	
Bank Brand	HSBC
Bank Address	95-99 UNION STREET, AB11 6BD
How far is the nearest branch?	0.37 miles
How long does it take to get there by bus?	N/A
How much does the bus cost?	N/A

The closest banks (including those which only serve personal customers)				
Organisation Name	Address	Postcode	Straight Line Distance (miles)	Public Transport Time (mins)
Santander	171-173 UNION STREET	AB11 6WT	0.1	N/A
Nationwide	133-141 UNION STREET	AB11 6BH	0.2	N/A
HSBC	95-99 UNION STREET	AB11 6BD	0.37	N/A

The closest free to use ATMs		
Address	Type	Distance (miles)
SWEET NEWS, 10 CROWN STREET, ABERDEEN, SCOTLAND, SCOTLAND, AB11 6HB	External	0.02
THE CO-OPERATIVE FOOD, 204 UNION STREET, ABERDEEN, SCOTLAND, SCOTLAND, AB10 1QS	External	0.05
WOOLWICH PLC, UNION STREET, ABERDEEN, SCOTLAND, SCOTLAND, AB11 6SL	External	0.1

The nearest Post Offices		
Address	Postcode	Straight Line Distance (miles)
408-412 Union Street	AB10 1PD	0.22
Unit E5 St Nicholas Centre	AB10 1HW	0.29
17 Union Street	AB11 5BU	0.38

You can find out more about our process and these data points [here](#).