Cash Access Assessment Outcome

Link Scheme Holdings Ltd

On 11/12/2024 LINK completed an assessment of cash access in Horley.

This assessment was done because we received a request for a cash access assessment to be conducted.

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 Horley.

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 Horley at this time as a deposit solution has already been delivered.

This is because our assessment shows there are already cash access services and facilities within a 3-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 Withdrawal ATM.
- A Deposit 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.

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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	Horley
Is it urban or rural?	Urban
How many adults live near the High St?	18,300
How many adults live in the local area?	12,497
Number of shops on the High St	69

Nearest branch outside the High St serving both business and personal customers	
Bank Brand	HSBC, RH10 1UT
Bank Location	9 The Boulevard, RH10 1UT
How far is the nearest branch?	3.95 miles
How long does it take to get there by bus?	26 minutes
How much does the bus cost?	£2

The closest banks (including those which only serve personal customers)

Organisation Name	**Address**	**Postcode**	**Straight Line Distance (miles)**	**Public Transport Time (mins)**
Nationwide	119 VICTORIA ROAD	RH6 7YS	0.1	N/A
NatWest	16 THE BOULEVARD	RH10 1XU	4.0	36
HSBC	9 THE BOULEVARD	RH10 1UT	3.95	26

The closest free to use ATMs

Address	**Type**	**Distance (miles)**

WAITROSE, VICTORIA ROAD, HORLEY, SOUTH EAST, ENGLAND, RH6 7PZ	Internal	0.05
MARTIN THE NEWSAGENT LTD, 2 VICTORIA SQUARE CONSORT WAY, HORLEY, SOUTH EAST, ENGLAND, RH6 7AF	External	0.06
NATIONWIDE, 119 VICTORIA ROAD, HORLEY, SOUTH EAST, ENGLAND, RH6 7YS	External	0.08

The nearest Post Offices		
Address	**Postcode**	**Straight Line Distance (miles)**
Unit 4 Consort Way	RH6 7AF	0.01
7 Meath Green Lane	RH6 8EE	0.78
1 Wheelers Lane	RH6 9PT	2.04

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