

LINK Financial Inclusion Monthly Report



September 2023

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. A further 112 Scottish Output Areas were brought into the Programme in September 2018.

A further 42 areas were brought into the programme in December 2020, making a total of 2,805 in scope today.

Of these 2,805 sites, 2,368 are considered to have good access to cash through a combination of free ATMs, a Post Office or a counter terminal. 437 areas do not have good enough access to cash. LINK members installing cash access options in these areas may qualify for premiums on the interchange they earn. The increase in resolved sites this month is based on site visits undertaken in unresolved areas.

Link Interchange Premiums Paid to Support Financial Inclusion



Cash Access in Financial Inclusion Areas

