

On 04/07/2025 LINK completed a re-assessment of cash access in Selkirk, TD7 4BZ.

This was done because we received a request for a review of the outcome of our original cash access assessment decision.

You can access our original decision here [Selkirk.pdf](#)

How we do the assessment

We follow the same three-step process as we did in our original assessment. This ensures consistency and fairness. As a reminder the three steps are:

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. The local area is Selkirk.

Step 2: We assess the potential impact of any actual or proposed closure and any gaps we've found, taking account of the following factors:

- 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 radius is.
- 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.

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.

Other things we do

We re-check:

- 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.
- The accuracy of the information we used in our original assessment to make sure we have not made any mistakes.

We also take account of any new information provided when we received the re-assessment request, as well as any other additional information that we've been able to find that might affect our original decision.

Outcome of this assessment

Based on this re-assessment we have revised our original decision and changed our recommendation.

We are now recommending the permanent provision of the following cash access services in Selkirk for people living in the local area and, as appropriate, for local businesses:

A New Assisted Cash Service.

- A cash deposit service for personal current accounts that is provided free of charge.
- A cash deposit service for businesses.
- A cash withdrawal service for personal current accounts that is provided free of charge.
- A cash withdrawal service for businesses.

The above services must:

- Allow for a reasonable mix of notes and coins to be deposited.
- Allow for a reasonable mix of notes and coins to be withdrawn.
- Provide services a minimum of 3 days per week, for 5 hours per day.

The cash access services we have recommended will be:

- Free of charge if you have a personal current account.
- Offered by firms that work with us on coordinating cash access.
- Set up by Cash Access UK on behalf of those firms (you can find the list of those firms [here](#)).
- For firms that do not use Cash Access UK to support them to implement the recommendations the firm/firms are responsible for closing the gap themselves.

We expect these services to be ready within three months of us sharing this assessment, unless someone asks for a review, in which case it will be within three months of sharing the outcome of that review.

* Our assessment considers if there are any difficulties with accessing the cash services that we look at, for people with disabilities. If we think there are, we may recommend that firms consider reasonable adjustments to improve accessibility to those services. This helps firms to meet any obligations they have under other Laws such as the Equalities Act or any Consumer Duty requirements applied by regulators. The other Laws and regulations that apply to accessibility requirements mean that firms have longer than three months to deliver any changes they are able to make.

This re-assessment is published on our website and replaces our original assessment outcome. [LINK / Home](#).

**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	
Is the retail centre urban or rural?	Urban
Is the local area urban or rural?	Urban
How many adults live near the High St?	4625
How many adults live in the local area?	5008
Number of shops on the High St	51

Nearest branch outside the High St serving both business and personal customers	
Bank Brand	Royal Bank of Scotland
Bank Location	35 BANK STREET, GALASHIELS, TD1 1EP
How far is the nearest branch?	4.9 miles
How long does it take to get there by bus?	17 minutes
How much does the bus cost?	£4.65

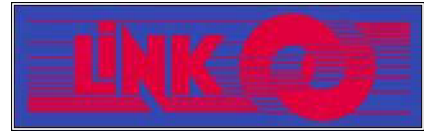
The closest banks (including those which only serve personal customers)				
Organisation Name	Address	Postcode	Straight Line Distance (miles)	Public Transport Time (mins)
Royal Bank of Scotland	35 BANK STREET	TD1 1EP	4.9	17
TSB	103 CHANNEL STREET	TD1 1BL	4.9	17
Nationwide	59-61 CHANNEL STREET	TD1 1BN	4.9	17

The closest free to use ATMs		
Address	Type	Distance (miles)
THE COOPERATIVE FOOD, HIGH STREET, SELKIRK, TD7 4DD	External	0
HILLSIDE SERVICE STATION, LADYLANDS, SELKIRK, TD7 4BA	Internal	0.4
TWEED ROAD STORES, TWEED ROAD, GALASHIELS, TD1 3DY	Internal	4.6

The nearest Post Offices		
Address	Postcode	Straight Line Distance (miles)
South Bridge House, Selkirk	TD7 5DT	0.3
8 Balmoral Place	TD1 1JE	4.9
8A Marmion Road, Galashiels	TD1 2DE	5.0

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

Cash Access Re-Assessment Outcome



Link Scheme Holdings Ltd
