

Cash Access Assessment Outcome



Link Scheme Holdings Ltd

On 24/09/2025, LINK completed an assessment of cash access in Abbots Langley, WD5 0AA, because we received a request for a cash access assessment to be conducted.

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.

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, can be found in [Appendix 1](#), at the end of this document.

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 Abbots Langley.

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 1-mile radius of where at least 95% of the area's residents live.

Assessment Outcome

We are not recommending the provision of any new or improved cash access services in Abbots Langley 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 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.

How you can request a review of our outcome

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.

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- 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.

Appendix 1

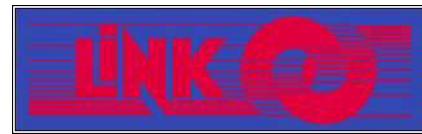
Below are some of the things we found out about the area and the local cash services. We used this data to help inform our assessment.

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?	12674
How many adults live in the local area?	7738
Number of shops on the High St	34

Nearest branch outside the High St serving both business and personal customers	
Bank Brand	Halifax
Bank Location	23-27 HIGH STREET, WD17 2HF
How far is the nearest branch?	3.5 miles
How long does it take to get there by public transport?	22 minutes
How much does the public transport cost?	£3

The closest banks (including those which only serve personal customers)				
Organisation Name	Address	Postcode	Straight Line Distance (miles)	Public Transport Time (mins)
Nationwide	80 THE PARADE, HIGH STREET	WD17 1NN	3.4	22
Halifax	23-27 HIGH STREET	WD17 2HF	3.5	22
TSB	40 HIGH STREET	WD17 2BS	3.5	22

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The closest free to use ATMs		
Address	Type	Distance (miles)
SWEENY'S, 57 HIGH STREET, ABBOTS LANGLEY, WD5 0AE	Internal	0.07
SPAR, 22 SCHOOLMEAD, ABBOTS LANGLEY, WD5 0LA	External	0.7
TESCO EXPRESS, 11 KATHERINE PLACE, ABBOTS LANGLEY, WD5 0BT	External	0.7

The nearest Post Offices		
Address	Postcode	Straight Line Distance (miles)
42 High Street, Abbots Langley	WD5 0AR	0.1
61 High Street, Bedmond	WD5 0QP	1
150-154 Haines Way, Watford	WD25 7QX	1

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