



HOUSE OF COMMONS

LONDON SW1A 0AA

Mr Jes Staley  
Chief Executive Officer  
Barclays  
1 Churchill Place  
Canary Wharf  
London  
E14 5HP

17 October 2019

Dear Mr Staley,

We were extremely disappointed to learn of Barclays' intention to end the current agreement with the Post Office that allows our constituents to withdraw cash from their local Post Office branches. This change will only add to the cash crisis many of the most vulnerable and elderly in our communities are currently facing. We would strongly urge you to reverse this decision to prevent your customers – and our constituents – from being left behind in the wake of the banking sector's digitisation.

As you will be aware, 3,312 high street bank and building society branches closed between January 2015 and August 2019 – at least 481 of which were Barclays branches. This unprecedented and unsustainable rate of closure has left many of our communities with little or no access to face-to-face banking services – with some of our constituencies being left with very few, or even zero, bank branches.

While we understand the impact technological change is having upon the banking sector, we must underline the need to provide people with the basic banking requirements they need, expect and deserve. Free and easy access to cash forms the bare foundation of the service customers should expect to receive.

The Access To Cash Review, the conclusions of which were published in April 2019, found that around 17 per cent of the UK population – or 8 million adults – would find it difficult to function in a cashless society. This underlines the need to maintain a base level of support for people who will undoubtedly struggle to make full use of the digital economy and ensure that nobody is left behind as these economic changes continue to take effect at pace. Data from *Which?* clearly demonstrates that, despite the increase in digital banking and contactless payments, almost three quarters of people still use cash frequently. For some, this will be a matter of choice, but for others – particularly in more remote or rural areas – this results from sheer necessity. When we couple this changing picture with the frankly staggering rate of ATM closures across our country, we have to begin to question whether the banking sector is really serious about maintaining the banking provision our constituents need and deserve.

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**Chris Elmore MP**

**Member of Parliament for Ogmore**

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Data from Link shows that over 500 ATMs were being closed every month throughout 2018; further removing access points where local residents can manage and access their money. Just after these statistics were released, a spokesperson for UK Finance said: "this is why all the high street banks have arranged for everyday banking services to be available through 11,500 Post Offices across the country". You will therefore understand why there is such a deep level of anger and concern at Barclays' latest decision to withdraw services from Post Office branches. Even the thin gruel provision is to be removed, it seems.

Quite simply, amidst the current uncertainty many people face around access to cash and wider banking services, this decision appears to be a retrograde step which will impact your poorest customers hardest. It sends a message – rightly or wrongly – that those who cannot properly access the digital economy will have the carpet dragged from under their feet as our high street banks continue to abandon the communities that have sustained them for decades.

We would therefore strongly impress upon you the need to review and reverse this decision to prevent any of our constituents from being further side-lined in our local and national economies.

Given the significant public interest around this issue, we will be sharing this letter with our constituents and with the media. We would welcome the opportunity to meet with you to discuss our concerns in person, should you be available to do so. Thank you for looking into our concerns – we look forward to hearing from you as a matter of urgency.

Yours sincerely,

Chris Elmore MP  
**Member of Parliament for Ogmore**

Peter Aldous MP  
Rushanara Ali MP  
Heidi Allen MP  
Sir David Amess MP  
Tonia Antoniazzi MP

Stephen Kinnock MP  
Peter Kyle MP  
Ben Lake MP  
Pauline Latham MP  
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