## **LINK Financial Inclusion Monthly Report**

## October 2023



## Overview of the Programme

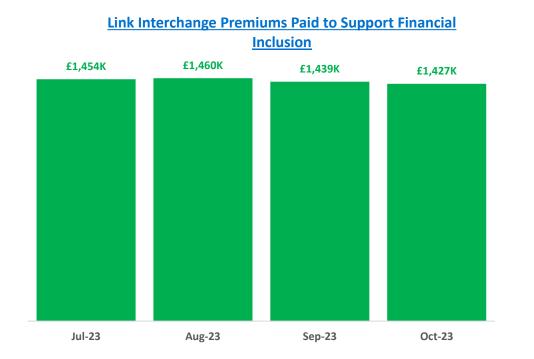
The LINK Financial Inclusion Programme has been improving access to cash for the most vulnerable and deprived communities since 2006. It provides subsidies to ATM operators who run free-to-use machines in the most deprived communities in the UK.

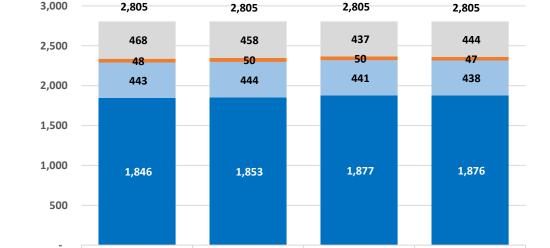
In 2006 1,694 deprived areas were identified with no free access to cash where the subsidy could apply. In 2015 957 further sites were brought into the Programme following independent research by Toynbee Hall. A further 112 Scottish Output Areas were brought into the Programme in September 2018.

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, 2,361 are considered to have good access to cash through a combination of free ATMs, a Post Office or a counter terminal.

444 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.





Aug-23

■ Resolved by FTU ■ Resolved by PO ■ Resolved by Counter Terminal ■ Unresolved

Sep-23

Oct-23

Jul-23

**Cash Access in Financial Inclusion Areas**