



On 19/03/2025, LINK completed an assessment of cash access in Maldon.

This assessment was done because the Santander branch at 53 High Street, Maldon, CM9 5PT is expected to close at a date to be confirmed by the bank.

Defining the Local Area

To see if there is a gap in cash access services, we need to define the local area we are assessing. We do this by mapping the area, deciding if it's urban or rural, and seeing how many people and businesses would be affected by any gap.

For this assessment, the local area is Maldon.

We've checked:

- 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.

How we do the assessment

The assessment we undertake is in three steps:

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.

Step 2: We assess the potential impact of any actual or proposed closure and any gaps we've found, 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, 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, or 3-mile radius are.
- 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.

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 and if so what else was needed, can be found at the end of this assessment outcome.

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.



Outcome of this assessment

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

A Banking Hub with an ATM

- 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.
- Allow access to help and support from an appropriately trained individual, in person or virtually.
- Provide services from Monday to Friday, 9:00am to 17:00pm.

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 then 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.

In any event, the services should be ready before the old facility closes.

Requesting a review of our Cash Access Assessment

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.
- 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.



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	
Local Area Name	Maldon
Is it urban or rural?	Urban
How many adults live near the High St?	15207
How many adults live in the local area?	17669
Number of shops on the High St	140

Nearest branch outside the High St serving both business and personal customers	
Bank Brand	Lloyds Bank
Bank Location	77-81 HIGH STREET, CM1 1DU
How far is the nearest branch?	8.8 miles
How long does it take to get there by bus?	36 minutes
How much does the bus cost?	£2

The closest banks (including those which only serve personal customers)				
Organisation Name	Address	Postcode	Straight Line Distance (miles)	Public Transport Time (mins)
Nationwide	96 NEWLAND STREET	CM8 1AH	5.0	56
Halifax	21-22 HIGH STREET	CM1 1BE	8.8	36
Santander	20 HIGH STREET	CM1 1BE	8.8	36

The closest free to use ATMs		
Address	Type	Distance (miles)
MALDON NEWSAGENTS, 118 HIGH STREET, MALDON, CM9 5ET	Internal	0.1
TESCO, FULLBRIDGE, MALDON, CM9 4LE	External	0.3
TESCO FORECOURT, FULLBRIDGE, MALDON, CM9 4LE	External	0.3

The nearest Post Offices		
Address	Postcode	Straight Line Distance (miles)
9-10 King Georges Place	CM9 5BZ	0.2
79 Washington Road	CM9 6JE	0.6
Unit 3 Bentalls Shopping Centre	CM9 4GD	0.8

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