



HOUSE OF COMMONS

LONDON SW1A 0AA

18 August 2023

Mr Nick Quin  
Head of Financial Inclusion  
Link  
RSM Central Square, 5th Floor  
29 Wellington Street  
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Dear Nick

Access to cash for everybody across all communities is vitally important. As a result of technology progressing, and the recent Coronavirus pandemic, we have seen some people move away from using cash and into other forms of payment, such as contactless. However, there are still vast numbers of people who rely upon cash across the UK, and here in Tonbridge, Edenbridge and Malling too.

I have been contacted by residents over the last number of weeks, highlighting their concerns about the numerous bank closures on Tonbridge High Street. In total we have had four banks close very recently, HSBC on 25 July 2023, NatWest on 9 March 2023, Lloyds on 29 November 2022 and Barclays on 22 October 2021. Though there are many towns which have been affected by banks closing, the situation with four branches closing in quick succession in Tonbridge is significant.

You may also be aware that over the last year Tonbridge has been without a permanent Post Office due to a decision taken by WH Smith to vacate their previous home on Tonbridge High Street in July 2022. While Tonbridge and Malling Borough Council have been very accommodating in allowing the Post Office to have a temporary site at Tonbridge Castle, this service was unreliable to start with and is not a long-term solution. A permanent location is still yet to be found and by working with the Post Office, there is the opportunity to provide banking facilities too.

While taking all of this into account you will be aware that I have completed the form on your website to request an assessment of Tonbridge to see if it will be deemed as a suitable site for a banking hub.

Tonbridge is a thriving community and is home to around 35,000 people. It is unreasonable to expect a town of this size, and a hub for nearby villages, to be limited in what its residents and business owners can do through a lack of access to cash.

During your assessment process I would be very happy to welcome you to the town and provide further information on how important this will be to us all.

I would be very grateful for regular updates on the progress of our assessment.

Best wishes,

A handwritten signature in black ink that reads "Tom Tugendhat".

**TOM TUGENDHAT**

Member of Parliament for Tonbridge and Malling

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