



**CORPORATE POLICY AND
RESOURCES COMMITTEE**

**Thursday, 25th September
2025**

**Subject: Review of banking facilities - Gainsborough and surrounding
area**

Report by:

Director of Planning, Regeneration &
Communities

Contact Officer:

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Purpose / Summary:

To respond to the motion brought forward by Cllr
M Snee, unanimously supported by Council,
tasking officers with a review of banking services
within Gainsborough and establishing the need
for / deliverability of a banking hub.

RECOMMENDATION(S):

Members note:

- The review of banking provision within Gainsborough and the surrounding area
- The LINK Cash Access Assessment Outcome for Gainsborough published in January 2025
- The proposed next steps and Communications Plan in relation to banking facilities within Gainsborough

Members approve the following actions:

A letter from the Chair of WLDC's Corporate Policy and Resources Committee to:

LINK encouraging them to reconsider their current protocols in relation to assessment notification and include District Councils in this process whilst the re-organisation of local government is still to be finalised.

Lloyds Banking Group encouraging them to consider ongoing community banking provision in Gainsborough.

IMPLICATIONS

Legal:

No legal implications

Financial:

There are no financial implications arising from this report.

Fin Ref: FIN/61/26/MT/SL

Staffing:

No staffing implications the communications activity will be carried out as business as usual.

Equality and Diversity including Human Rights :

Research shows that the digitally excluded, older people, people in poor health, those with lower financial resilience and those with lower financial capability depend more on cash.

Whilst the January 2025 LINK Cash Access Assessment for Gainsborough was not progressed beyond stage 1, the wider assessment process (which would be enacted for any future loss of service provision) does ensure that the impact of any removal of services considers the impact on different groups, such as those detailed above.

Data Protection Implications:

None identified.

Climate Related Risks and Opportunities:

None identified in relation to this review.

Section 17 Crime and Disorder Considerations:

Not applicable.

Health Implications:

Research by the Financial Conduct Authority (FCA) in 2022 found that the digitally excluded, older people, people in poor health, those with lower financial resilience and those with lower financial capability depend more on cash and are therefore more likely to be negatively affected by bank branch closures. Gainsborough's Town centre is in the South West Ward an area with a higher level of deprivation than other areas of the district, this position will need to be considered within any future assessment triggered by further loss of banking and/or access to cash provision.

Small businesses in the UK rely on bank branches for things that can't be done easily online, like cash deposits, obtaining change and face-to-face help. For many of our district's SMEs there is a continuing reliance on payment methods that remain rooted in the operations of both small businesses and local economies, removal of these affects the health of their business.

Title and Location of any Background Papers used in the preparation of this report :

<https://researchbriefings.files.parliament.uk/documents/CBP-9453/CBP-9453.pdf>

Risk Assessment:

As this report is for noting there has been no formal risk assessment carried out.

We do however note that despite the increasing range of payment methods used by small businesses, cash is still vital to the operation of many local economies. Reduced footfall because of customers being unable to access cash is therefore a potential risk to the town centre economy.

In the Federation of Small Businesses report in 2016 small businesses identify a lack of digital skills as a key obstacle to their doing more banking online. This was a more significant issue for older small business owners, as a result, businesses in rural areas such as ours are disproportionately at risk of both financial and digital exclusion.

Call in and Urgency:**Is the decision one which Rule 14.7 of the Scrutiny Procedure Rules apply?**

i.e. is the report exempt from being called in due to urgency (in consultation with C&I chairman)

Yes☐**No****X****Key Decision:**

A matter which affects two or more wards, or has significant financial implications

Yes☐**No****X**

Executive Summary

This report responds to the motion to Council from Cllr M Snee. At its meeting on 27th January 2025 Council resolved unanimously that:

A review of the banking facilities available in the Gainsborough and surrounding area be considered as part of the wider market place regeneration, and a report be submitted to the Corporate Policy and Resources Committee by November 2025 detailing whether a banking hub, like that in Market Rasen is necessary and deliverable.

Recommendations for Banking Hub provision are made by LINK to Cash Access UK who are tasked with delivery, the process is set out within paragraphs 1.3 to 1.9 of this report. It should be noted that the Financial Services and Markets Act 2023 only provided protections for cash access - not face-to-face banking services or advice.

Gainsborough's current provision as assessed by LINK in January 2025 (which incorporated the planned closure of Halifax) is above the threshold for recommendation of additional services.

The criteria that LINK uses to assess a community's needs have been developed and agreed after extensive consumer and small business group input. Their considerations include rurality, demographics, business profile, financial vulnerability, physical geography, transport options/ease and seasonal demand for services.

The January 2025 assessment made no recommendations for further facilities within Gainsborough as the remaining services meet the criteria for the size of population, No' of businesses, demographic and geography.

A reassessment of this position cannot be requested through the LINK process within 12 months of an existing assessment being carried out, unless the community's circumstances / provision have significantly changed.

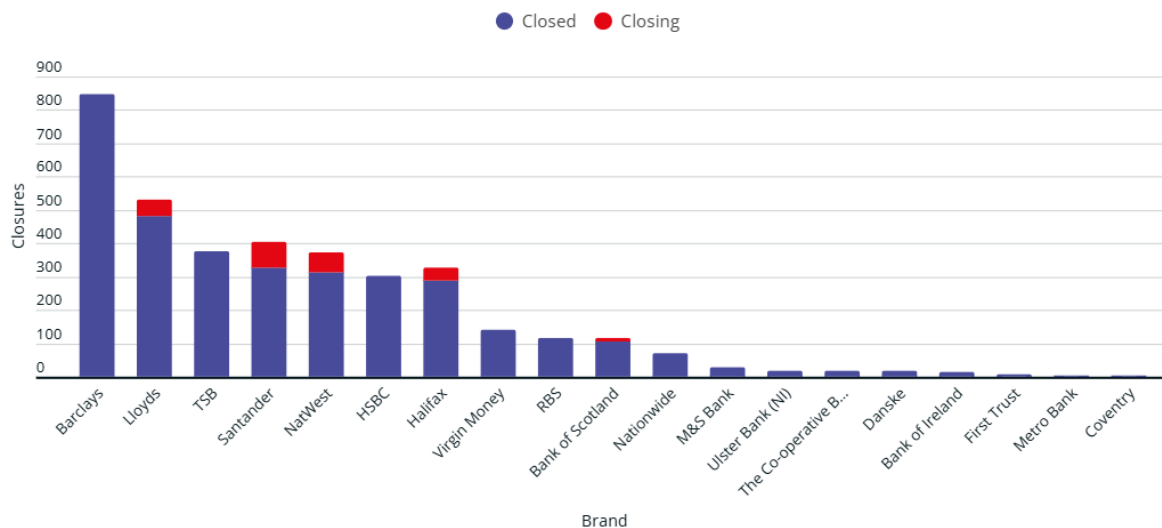
This report sets out:

- a. The background in relation to bank and building society branch provision and the Cash Access Assessment process in place nationally
- b. A review of banking facilities and ATM coverage within Gainsborough and the immediate surrounding area
- c. The protocols in relation to Banking Hub provision and Cash Access Assessment and includes as an Appendix, the LINK Cash Access Assessment for Gainsborough, carried out in January 2025.
- d. An outline Communications Plan for publicising the current available provision as identified within the review.

1 Introduction

- 1.1 According to data collected by the consumer organisation Which? 64% of the bank and building society branches that existed in January 2015 have now closed. Since that date 6,443 branches have closed across the UK including branches at major current account providers.

The chart below shows the number of closures and scheduled closures between January 2019 and December 2026.



- 1.2 The same research breaks down the position by parliamentary constituency and records the Gainsborough parliamentary constituency as losing 81% of its bank and building society network since 2015. Nationally thirty-three parliamentary constituencies have lost 100% of its network and are without a single bank branch, while another seventy-six are down to their last branch.
- 1.3 Under powers granted to it by The Financial Services and Markets Act 2023 (FSMA) the Financial Conduct Authority (FCA) has responsibility for overseeing the Country's maintenance of a well-functioning cash system. The new regulations mean that from 18 September 2024, banks and building societies are required to make sure they are plugging significant gaps in local cash access. It should be noted that the FSMA only provided protections for cash access - not face-to-face banking services or advice. There is a legislative gap if face-to-face services are to be protected.
- 1.4 The FCA requires banks and building societies to assess cash access and check whether additional services are needed when changes are made to local services, such as the closure of a local branch.
- 1.5 This is facilitated by LINK a not-for-profit company governed by an independent Board. It has a public interest objective to protect access to cash across the UK.
- 1.6 As part of its work, LINK manages the UK's main cash machine (ATM) network. LINK's network connects most ATMs (both free and charging) in the country and allows customers of banks and building societies (card issuers) that are LINK Members to make cash withdrawals and balance

enquiries with their payment cards at almost all ATMs. All the UK's major card issuers and ATM operators currently choose to become Members of LINK.

- 1.7 LINK is notified by participating banks of their intention to close branches and assesses the impact on these closures on communities. LINK also receives requests directly from communities to review cash access (as was the case with Market Rasen in 2023).
- 1.8 LINK determines whether that community needs extra cash services via their access to cash assessment process. Further detail in relation to this process is provided at Appendix A. The most recent assessment for Gainsborough was carried out in January 2025 triggered by the impending closure of Halifax (June 2025), this is provided at Appendix B. No additional facilities were recommended by this assessment. The outcome of LINK cash access assessments is published on their website and communicated via email to the highest tier of the relevant local authority. In the case of Gainsborough, a notification was sent to Lincolnshire County Council. As such, West Lindsey District Council will not have received any direct communication from LINK in relation to the assessment.
- 1.9 Where certain criteria are not met, LINK recommends new cash facilities. Responsibility for implementing the LINK recommendations is with a bank-owned infrastructure company called Cash Access UK (CAUK). Identified gaps could be filled via a range of recommendations including Banking Hubs, ATMs and Post Office facilities.

- **Banking hubs** - Provide counter services run by Post Office staff, where personal and business customers of any bank signed up to the Banking Framework Agreement with the Post Office can carry out basic services such as deposits, withdrawals and paying bills.

The everyday banking transactions available within a Post Office with counter banking services and available within a banking hub are the same. The difference is the private spaces available within a hub for more complex enquiries and advice from community bankers on rotation. For example, the Market Rasen banking hub is shared by HSBC, Lloyds, Santander, NatWest and Halifax. Which banks utilise a hub is determined by the top five banks in that area by transaction volume.

- **Multi-bank ATM deposit machines** – Offer access to cash services such as withdrawals, balance enquiries, PIN management to customers of all major banks. They also offer free cash deposits to customers of Barclays, Bank of Scotland, Danske Bank, Halifax, HSBC, Lloyds, NatWest, Royal Bank of Scotland, Santander, TSB, Ulster Bank and Virgin Money.
- **Cash Hubs** - Are owned by Cash Access UK and operated by the Post Office. They are cash counters which don't have the community banker service of a banking hub, but will support cash access in smaller, particularly rural locations. They provide face to face cash services which

includes depositing cash (notes and coins) and cheques, withdrawals, paying utility bills and change giving services for registered businesses.

- **Post Office banking services** - Introduction of or improvement to Post Office banking services including the roll out of enhanced services in some Post Offices which include new transactional machines and a dedicated banking counter.

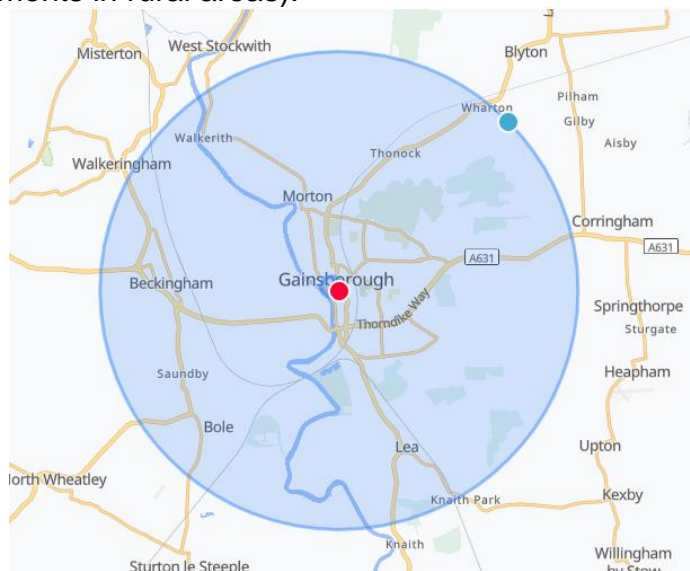
2 Review of current provision

2.1 Following Cllr M Snee's Motion to Council on 27th January 2025, officers have undertaken a review of banking facilities within Gainsborough which are detailed within this report at paragraphs 2.4 to 2.13.

2.2 This review includes:

- Desk top research
- Site visits to the providers within Gainsborough's town centre including the Community Banking offer hosted at the library
- Meeting with LINK - the UK's Coordination Body responsible for ensuring communities maintain access to essential cash services and the body which would assess eligibility for a Banking Hub

2.3 Following discussion with Cllr M Snee for the purposes of this review surrounding area has been classified as village settlements within a 3 mile radius of Gainsborough's town centre, namely Morton and Lea. (3 miles reflects the 'reasonable distance' applied by LINK to their assessments in rural areas).



2.4 Existing provision within Gainsborough and surrounding area

Banks and Building Societies

The historic town centre houses the remaining Bank and Building Society premises within the town, following the closure of Halifax in June 2025 this now consists of:

- Nationwide Building Society – Market Place, Gainsborough
- TSB – Market Street, Gainsborough
- Yorkshire Building Society - Market Place, Gainsborough

Post Offices (PO)

- Lea Road (Prepaid parcel service only)
- Market Street
- Queensway
- Ropery Road

A summary of the **in-person** services available for both personal and business current accounts in Gainsborough is shown in the table below:

| Banks and Building Societies | | | | | |
|-------------------------------------|---|----------------|------------------|--|--|
| Personal Banking | | | | | |
| | Cash Withdrawal (Notes & Coins) | Cash deposit | Cheque Deposit | Staffed at Counter | Open Saturday |
| Barclays | N Community banking service (private room within library). No counter or cash transactions. Service focussed on bereavement assistance, money management and digital banking assistance. Cash / Cheque at PO Counter only | | | Mon & Tue 9am to 4pm Thurs 9am to 12 noon | N |
| Halifax | N Community banking service (private room within library). No counter or cash transactions. Service focussed on bereavement assistance, money management and digital banking assistance. Cash / Cheque at PO Counter only | | | Fri 9am to 3pm twice a month | N |
| Nationwide Building Society | Y | Y | Y | Y | N Limited service available from PO |
| TSB | Y | Y | Y | Y | N Services available at PO |
| Yorkshire Building Society | Y Savings accounts only | Y | Y | Y | N |
| Business Banking | | | | | |
| | Cash Withdrawal (Notes & Coins) | Cash deposit** | Cheque Deposit** | Change giving service* | Open Saturday |
| Barclays | N At PO Counter only Community banking service (private room within library) offers no counter or cash transactions. | | | | N Services available at PO |
| Halifax | N At PO Counter only Community banking service (private room within library) offers no counter or cash transactions. | | | | N Services available at PO |
| Nationwide Building Society | Offer Business Saving accounts only (currently closed to new applications) – No business current account offer | | | | N |
| TSB | Y | Y | Y | Y | N |
| | In Branch or at PO | | | | Services available at PO |
| Yorkshire Building Society | Personal savings accounts only – No business current account offer | | | | |

*Change giving services are subject to collateral as specified by the individual bank

**Deposit services are normally subject to provision of personalised paying in slip

| Post Offices | | | | | |
|--|--------------------------------------|-------------------|-------------------|-----------------------|------------------|
| Personal Banking | | | | | |
| | Cash Withdrawal (Notes & Coins) | Cash deposit | Cheque Deposit | Staffed at Counter | Open Saturday |
| Lea Road – Within Bankside convenience store | Pre Paid parcel drop off only | | | | 7am to 9pm |
| Market Street | Selected banks | Selected banks | Selected banks | Y | 9am to 2pm |
| Queensway | Selected banks | Selected banks | Selected banks | Y | 8am to 1pm |
| Ropery Road – Within PJs convenience store | Selected banks | Selected banks | Selected banks | Y | 6am to 6pm |
| Business Banking | | | | | |
| Lea Road | Pre Paid parcel drop off only | | | | |
| Market Street | Selected banks | Selected banks | Selected banks | Y | 9am to 2pm |
| Queensway | Selected banks | Selected banks | Selected banks | Y | 8am to 1pm |
| Ropery Road | Selected banks | Selected banks | Selected banks | Y | 6am to 6pm |

- 2.5 There remains one full-service bank open in Gainsborough (TSB) which is staffed five days a week and for current account services this provides the most comprehensive 'offer' for those wishing to conduct their banking in person. It should be noted however that the traditional bank counter capacity within the branch is significantly reduced from that historically provided.
- 2.6 Of the two building societies with branches in Gainsborough one offers a personal current account neither offer business current accounts.
- 2.7 Therefore, outside of TSB and Nationwide residents and businesses are largely reliant on the framework agreement between the Post Office and banks and building societies to ensure access to cash services locally. This framework agreement was first established in 2017 and is now in its fourth iteration – the latest secured in April 2025 ensures the continued provision of cash and basic banking services at Post Office branches to December 2030. This ensures that customers of 30 banks and building societies can continue to access services like cash withdrawals and deposits, balance enquiries, and cheque deposits at Post Office branches across the UK.
- 2.8 An example of the impact of this framework agreement in practice can be seen in activity levels at the Post Office on Market Street which typically carried out 24 cash transactions a week for Halifax customers prior to the branch closing, since closure this has risen to 144 transactions a week.
- 2.9 The level of services available at the Post Office does not directly replicate the services or transaction levels that would be available in branch and the services available at the Post Office differ depending on

the bank / building society. Appendix C highlights the differences in service provision via the Post Office across the main operators.

- 2.10 Many high street banks have introduced Community Bankers – professional bank staff who travel to areas with no branches and meet customers in banking hubs or shared local spaces. Whilst this service does not offer cash transactions it does provide a number of services not available at the Post Office such as support with payments and transfers, card and PIN help, replacement cheque book and credit books, statement viewing and ordering, account closure, help with online and telephone banking, registering a death, appointing someone to manage your account, adding a third party to your account, registering support needs, help with money management, fraud support, proof of identity and registering a complaint.
- 2.11 The community banking services currently in Gainsborough are provided by Barclays and Halifax (who can also assist Lloyds and Bank of Scotland Customers) operating from the library on Cobden Street. The Community banking service from Barclays has been running for several years and is available 2.5 days a week (Monday and Tuesday all day and Thursday mornings). There are no published activity levels, but the community banker did share during the review visit that during week commencing 21st July 25 customers visited on Monday, 15 on Tuesday and 8 had visited within the first hour of trading on Thursday. She also advised that whilst the service was well established, she regularly was visited by customers unaware that the service existed.
- 2.12 The Halifax community banking service is more recent, introduced because of the branch closure in June 2025. Currently the service is available fortnightly on a Friday – dates are listed online through to 12th December 2025. Initial announcements about this service stated that it would run to November 2025. Information on arrangements beyond this date were requested via the review visit on 25th July and via a follow up contact on 22nd August a definitive answer is still outstanding. The community banker advised that activity levels and levels of assistance needed were internally monitored. Typically, customer volume was higher in the mornings and to date (the community bank had been operational for three dates only at the time of our review visit) they had seen circa 15 customers on each date so far. As it is part of the Lloyds banking group the community banker can provide the same services for Halifax, Lloyds and Bank of Scotland customers.
- 2.13 For completeness this review includes an overview of ATM services at locations across Gainsborough, Lea and Morton. This is provided at Appendix D.

Whilst nationally post pandemic ATM cash withdrawal levels are circa 50% lower than pre pandemic levels, Gainsborough has not seen the same level of reduction in cash withdrawals which is thought to be associated with the demographic and social / economic position of residents. The local ATM provision includes three 'Cash at Till' locations, which allow for withdrawals without an associated purchase and at any value (so if your account balance was below the £10 minimum value

available from an ATM this facility allows you to still access the funds and without the need to purchase anything).

3 Deliverability of a Banking Hub

- 3.1 As set out within paragraph 1.7 to 1.9 of this report. Recommendations for a banking hub facility are made by LINK following a cash access assessment to the body tasked with delivery - CAUK.
- 3.2 A LINK cash access assessment for Gainsborough was triggered when Halifax announced the closure of their Lord Street branch. The assessment completed in January 2025 (Appendix B) concluded that there was no need for any additional services.
- 3.3 Essentially Gainsborough meets the criteria for Stage 1 of the assessment process – access to two places with adequate capacity (in addition to the closing branch) for cash deposit and withdrawal services. Stage 2 of the process determines which method of additional services is most appropriate (ATM, Banking Hub, upgraded Post Office etc) is only enacted where the Stage 1 criteria is not met.
- 3.4 Officers met with Adam Wilkinson, Public Affairs Manager at LINK on 25th July to discuss the assessment made in January, wider process and look at the detail of some of the measures LINK can recommend when a town /community does not have the agreed level of service provision in place.
- 3.5 Unless there is a significant shift in service Gainsborough exceeds the threshold provision for a banking hub. Critically Adam highlighted that the counter banking service within a banking hub is exactly the same as that provided within a 'standard' Post Office banking services environment. The difference is the attendance of community banking staff in the hub for face-to-face advice and support, which Gainsborough currently has in place from two high street banks.

4 Next Steps

- 4.1 Promoting what facilities are available - Given the recent changes to provision and local intelligence from this review, there would appear to be value in WLDC promoting the banking services that are available in Gainsborough to support both financial inclusion and local economic growth. Doing so is an investment in the financial well-being of individuals and the overall strength and prosperity of the community.
- 4.2 The Communications Plan will include a campaign that highlights the following:
 - Availability of personal and business banking services including those available through the Post Office framework
 - Community banking provision
 - LINK Cash Locator online tool
 - Opportunities for support with money management, financial inclusion and financial education

This will be delivered by the Communications teams across a variety of mediums including social media, established newsletter routes and other partners.

- 4.3 Maintaining a watching brief - There is now one full-service bank remaining in Gainsborough (offering both personal and business services) this is a TSB which will be subject to the Santander acquisition as announced in July 2025. Whilst there is an obligation on the banks to notify LINK of any impending changes, officers should also monitor closely any communications in relation to branch or service changes resulting from this acquisition to ensure they are best placed to support and inform any resulting cash access assessment.
- 4.4 Whilst LINK will not recommend to CAUK additional services for Gainsborough based on current provision, this does not prevent direct approach to CAUK by other parties. WLDC should be minded of this as an opportunity when holding strategic conversations in relation to town centre offer with key partners and stakeholders.
- 4.5 WLDC to issue formal communication to LINK encouraging them to reconsider their current protocols in relation to assessment notification and include District Councils in this process whilst the re-organisation of local government is still to be finalised. This should highlight the valuable local intelligence this tier of local government is able to provide to support the work of LINK across communities.
- 4.6 WLDC to issue formal communication to Lloyds Banking Group urging them to retain their Halifax community banking service at Gainsborough library beyond the current scheduled advertised date of 12th December 2025.