Impact of Bank Closures

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It seems to be the assumption of big organisations that everyone is online and everyone has access to a computer. This is not true and those who do not have access are at a disadvantage. These are usually the most vulnerable in our society; the elderly, the unemployed, those with medical/mental health issues, the underemployed who can't afford the luxury of broadband never mind the hardware to use it.

I understand that if footfall is minimal then it is a costly business to keep a bank open for a limited amount of customers using the facility.

Alternatives:

a) banks work together so their customers can use any bank to do their business regardless of which bank they belong to with modern technology this shouldn't be impossible.

b) where there is no physical presence of a bank building, there is a bank teller (covering all banks) in the post office/library/Council office.

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