



Welcome to your new
Banking Hub



About Cash Access UK



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Cash is still important to millions of people in the UK. Between 5 and 6 million adults say they rely on cash in their day-to-day lives and digital or online solutions don't yet work for everyone all the time.

With these needs in mind, Cash Access UK was set up in early 2023 by Bank of Ireland UK, Barclays, Danske Bank, HSBC UK, Lloyds Banking Group, Nationwide Building Society, NatWest Group, Santander, TSB and Virgin Money.

Although we're owned and funded by these banks, we're a not-for-profit company here to bring shared cash and banking services to communities across the UK. The Banking Hubs we've opened so far are making a real difference to individuals, businesses and the wider community.

Find out more about our work at www.cashaccess.co.uk



Shared cash and banking services in the heart of your community

Your new Banking Hub will bring cash and banking services to your community.

This pack includes the information we often get asked for by communities, including how we choose a location, the timescales involved and what to expect from the Banking Hub once it's open.

The Cash Access UK team will keep you updated throughout, and we look forward to working with you to bring the Banking Hub to your community.

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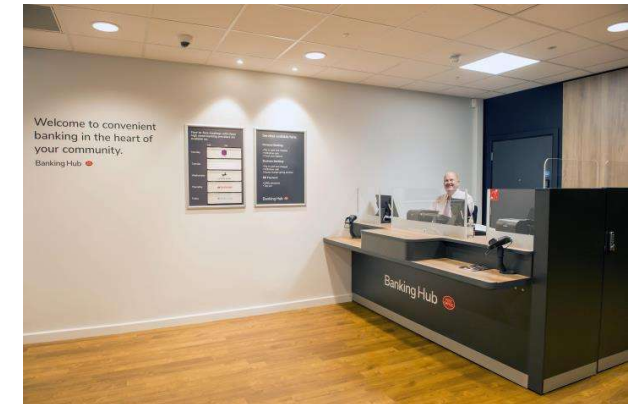
Banking Hubs explained



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Banking Hubs offer easy access to face-to-face cash and banking services. Each Hub has a counter service available to all customers, Monday to Friday, where they can:

- pay in cash and cheques
- withdraw cash
- check your balance
- pay utility bills
- top up your gas and electricity
- access change-giving services (for small businesses)



Customers can also talk face-to-face to their own bank or building society about more complicated banking enquiries like payments and transfers, managing their account, and how to use online banking. Community Bankers take it in turns to visit the Hub so you will find a different bank available on each day of the week. Community Bankers are usually provided by the banks with the most customers in the community.

Banking Hubs are open Monday to Friday, 9am to 5pm.

Process and timescales



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Opening a Banking Hub takes an average of 12 months.

These are the steps involved:

- Find a suitable property that meets our requirements. These include size, condition and location.
- Negotiate terms with the landlord.
- Once an offer is agreed, solicitors carry out the legal work so the lease can be signed. We may need to get planning approval from the local authority before any work can be started on the fit out of the Hub. Where the building is listed or in a conservation area, we make sure our design and the building work complement the area.
- The Post Office appoints a Banking Hub Operator and the banks identify Community Bankers so they are ready to serve customers on the day we open.
- Carry out final checks to make sure everything is working so we can open the doors.

This all takes time, but we will work as quickly as we can to get your Banking Hub open.

What we look for in a location



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Finding a suitable building that meets our requirements of size, condition and location can be challenging. We would welcome your help in finding the right property to lease.

Our requirements:

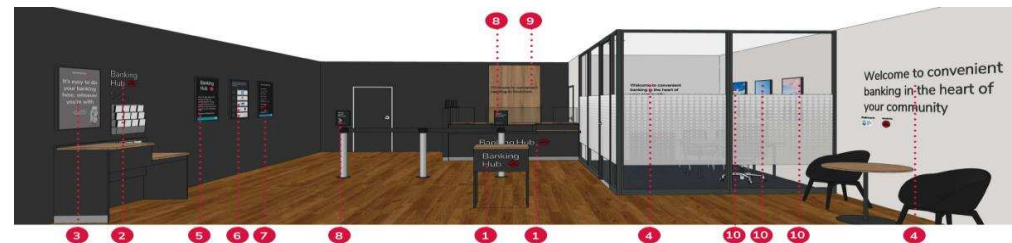
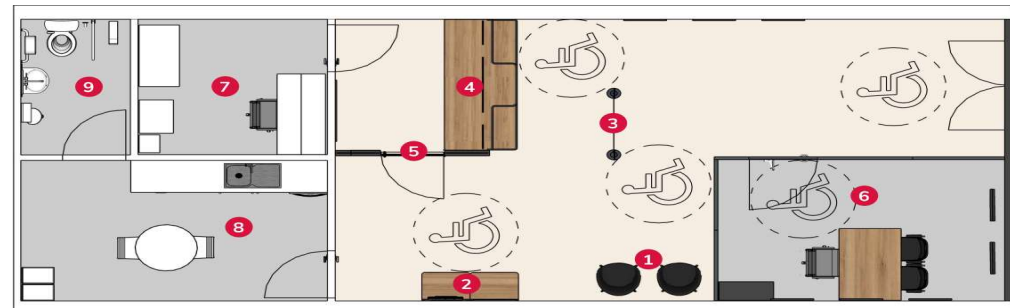
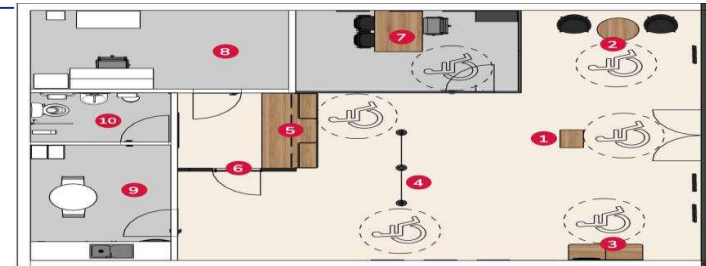
Measurements: outlets: c900 - 1,000 square feet with a minimum 7-metre-wide fascia - ground floor only where possible.

Floor layouts will need to accommodate:

- Secure area for the counter and back office
- Front of house space for customers with meeting room, banking hall area, waiting area and writing desk
- Back of house space for staff room and bathroom

The space will need to be DDA compliant, with the entrance, the counter and the meeting space fully accessible. Where possible, toilets (for staff use) will also be upgraded to be DDA compliant.

Our property agents will search for suitable properties but we're always very keen to hear any suggestions. If you're aware of any local properties in the heart of the community that would meet our requirements, please do let us know.



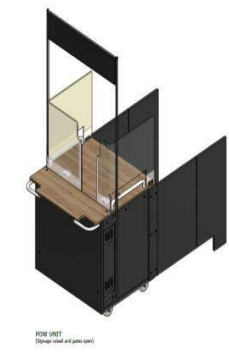
Temporary Banking Hubs



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Although many Hubs progress smoothly, we do sometimes come across problems that can cause delays – whether that's a legal issue with a lease or challenges with planning permission or construction. Where this happens, we can provide a temporary Hub to serve the community while we continue to work on the permanent Hub. Temporary Hubs offer the same services as permanent ones, but in a different location like a library or community centre.

If we're struggling to find the right building after around three months, we may talk to you about the best location for a temporary Hub.



Our commitment to the environment, community, inclusion and regeneration



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Our services can play a crucial role in creating an environment where everyone can participate in society and the economy.

In turn, this can encourage economic growth in communities, which can support the regeneration of towns and high streets across the UK.

We are committed to leaving a positive legacy within all our communities by:

- Establishing Banking Hubs and deposit services in communities that would otherwise have no services.
- Considering the environmental impact throughout.
- Offering face-to-face services in Banking Hubs to welcome and support local customers, engaging more personally and directly with communities.
- Working hard to ensure that our physical premises are accessible.
- Developing partnerships with local charities and community groups to ensure we are reaching and supporting vulnerable customers.



We want to work with local people who can help us make a positive, lasting difference in the local community. We would love to hear from community contacts with an interest in regeneration, environmental and social matters.

Working with you



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We would love to work with you to help us find the right property, identify important contacts in the community and to let people know what to expect from their new Banking Hub.

We understand that the Hub will be eagerly anticipated by the community, but it's difficult to confirm specific timescales and opening dates until much nearer the time. In the meantime, we would welcome an initial meeting to discuss the Hub and to hear your views and ideas. After that, we would like to:

- Provide you with regular updates on the latest developments.
- Meet community organisations, attend planned events, focus groups or public meetings to discuss Cash Access UK and your new Banking Hub.
- Provide you and community organisations with communications materials which start to let the community know about the Hub.
- Let you know when we've found a suitable building and the lease has been signed. At this point we'll be able to tell the community where the Hub will be located. Again, we will provide communication materials to help spread the word.
- Let you know as soon as we have an opening date and provide you with details on the celebration event.

What other communities say



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“The new banking hub is a fantastic addition to Acton’s high street. It will make a huge difference to people in the community and the many local businesses who need cash services.

Maire Lowe, local resident, Acton

Our [Banking Hub in Acton](#) opened in June 2023

“ I would like to thank the staff on behalf of the parish council. The banking hub is a financial lifeline to many residents, we greatly appreciate your dedication. ”

Feedback for staff at our [Cottingham Banking Hub](#) which opened in December 2022

Contacts

Your main point of contact is:

Melissa Whittaker, Community Engagement Manager - Melissa.Whittaker@cashaccess.co.uk

For PR, media and communications queries:

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