



Law Society
of Scotland

Written Evidence

ATM Network in Scotland Inquiry

April 2018



Introduction

The Law Society of Scotland is the professional body for over 11,000 Scottish solicitors. With our overarching objective of leading legal excellence, we strive to excel and to be a world-class professional body, understanding and serving the needs of our members and the public. We set and uphold standards to ensure the provision of excellent legal services and ensure the public can have confidence in Scotland's solicitor profession.

We have a statutory duty to work in the public interest, a duty which we are strongly committed to achieving through our work to promote a strong, varied and effective solicitor profession working in the interests of the public and protecting and promoting the rule of law. We seek to influence the creation of a fairer and more just society through our active engagement with the United Kingdom and Scottish Governments, Parliaments, wider stakeholders and our membership.

We welcome the opportunity to consider and respond to the Scottish Affairs Committee's call for evidence on the ATM Network in Scotland inquiry.¹ Our Rural Affairs and our Banking, Company and Insolvency Law sub-committees have the following comments to put forward for consideration.

General comments

It is of importance that banking facilities, including ATMs, are widely available and accessible in all areas. The availability of such facilities seems to be a developing problem, particularly in remote and rural areas.

We consider it important that there is no reduction in the availability of ATMs in such areas. Although use of cash has likely fallen in recent years, we consider that it is likely that there is greater use of cash in rural communities than in urban environments. We note that LINK has agreed that all ATMs one kilometre or more from the next free ATM will be exempt from any reductions in interchange and we welcome this measure.

We are concerned about wider social issues around inclusion. Occasional short duration visits by mobile banking vans are not accessible to all. Family and working commitments, poor weather, and limited transport may all restrict an individual's ability to access such a service. Those with physical or mental disabilities may face particular difficulties in accessing banking services on such a limited basis. Internet banking also brings a number of difficulties, including security, limited and/or unreliable internet connection and accessibility and usability problems for those with disabilities. It is important that changes in this sector do not reduce accessibility to services.

¹ <https://www.parliament.uk/business/committees/committees-a-z/commons-select/scottish-affairs-committee/inquiries/parliament-2017/atm-network-scotland-17-19/>



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