



Link Scheme Ltd
Cash Access Request
Central House
Otley Road
Harrogate
HG3 1UF

Wednesday, 16 July 2025

To whom it may concern,

The Colne Town Councillors and I are extremely concerned for our local residents following LINK's decision to refuse Colne a Banking Hub. We feel that this decision will be catastrophic for the Town and its surrounding villages which together number more than 22,000 residents.

At our Full Council meeting on 20th May 2025, this dilemma was discussed, and the following motion was passed unanimously:

Colne Town Council notes with grave concern that Santander has confirmed closure of their branch in Colne. The Council also notes that LINK, the body overseeing new Banking Hubs, has declined to include Colne in the towns getting a new hub following the closure of the last bank.

The Town Council point out that Colne has a thriving daytime retail economy with scores of traders and a bursting night-time economy with busy venues with restaurants plus many large events during the year bringing visitors from near and far who require cash on demand. All these activities and events depend primarily on access to cash and that there is little inter-town trade or activities with Nelson.

Accordingly, The Town Council resolves to request LINK to review their refusal of a Banking Hub for Colne and to seek a meeting with them in Colne to discuss our request.

We feel that Colne has unique problems that would only be evident from a visit to the area.

Colne is the events capital of East Lancashire. We hold more and larger events than any other town in Lancashire, where access to cash is vital. The Town Council holds at least five events throughout the year, and the Business Improvement District can hold up to four more, with local Community Groups also hosting additional ad-hoc events. The award winning Great British Rhythm & Blues Festival has been running for over 30 years and regularly attracts more than 20,000 visitors over the August Bank Holiday weekend from all over the UK and Europe. We also host a British Cycling event in July which, again, attracts many visitors from far and wide. Although we have access to free ATMs in the Town Centre, these regularly run out of cash or are not working. Indeed, even the ATM's outside of the Town Centre (Such as the ones at the Supermarkets) as equally as unreliable. There have also been reports on the local Facebook group that many of these machines have been tampered with and local residents are losing trust in these services.

We have more than 100 retail shops and Businesses in the town that will all require somewhere to deposit their takings. Although we have two Post Offices in the town, both have issues due to their positioning. The one on Albert Road does have disabled access, however there is very little parking

Colne Town Council, Colne Town Hall, Albert Road Colne, BB8 0AQ
Tel: 01282 861888 Email: admin@colnetowncouncil.org.uk

available in this area, and there are often long queues to be served. The other Post Office is located on Skipton Road which is quite steep and is only very small. The doorway is very tight, and it would not be easy for a wheelchair or a walking frame to fit through. We have many small independent businesses throughout the town that will all require change for their till floats, and a cash withdrawal and deposit facility. I fear that our current provision of these services is inadequate, and the post offices will struggle to keep up with the demand.

Colne has extremely poor transport links, both rail and bus. Colne is the end of the line for trains coming from the direction of Burnley and if the trains happen to be running late, which happens more often than you would think, the trains never make it to Colne. There is no available rail link going in the opposite direction. The buses are usually one per hour from the surrounding villages such as Trawden, Laneshawbridge and Foulridge, who mostly use Colne for their banking requirements. The nearest bank is currently the Halifax branch in Nelson, although this is due to close on 04/03/2026, but is now expected to serve over 50,000 residents. This will undoubtedly lead to increase waiting times, which in turn will mean that anybody using public transportation will be spending the best part of a day, trying to do their banking.

As you are aware, the last bank in Colne, Santander, closed its doors on 14/07/25 and the local Facebook group is now full of posts from people wondering what on earth they are going to do now.

Knowing local customers, Santander are aware that many residents will not feel comfortable using digital banking services so are wanting to maintain a presence within the local community. To this end they are hiring a room within our Town Hall on a weekly basis to give advice and guidance to those customers. This service will commence on Wednesday, 30th July and is a good starting point to assist with our problem. However, this will not help those customers who require cash facilities.

As part of these negotiations, the Town Clerk has met with the Santander Employee who told her that she would be surprised at how many of the Colne branch customers were, as he put it, 'old school', and would only deal with cash.

The Town Councillors and I would welcome a visit from members of the Cash Access team, to give you additional information, and to allow you to see for yourself, the unique problems that we are facing. It is hoped that this additional knowledge will serve to reverse the decision made to refuse a banking hub for Colne.

Your urgent attention to this matter would be appreciated, and we hope to welcome you to Colne soon.

Yours faithfully,

Councillor Mary Thomas
(Chairman of Colne Town Council)