

A Cashless Society? P-6-1335 Welsh Government should take steps to ensure vulnerable adults without bank cards can pay with cash: Correspondence from the Petitioner to the Committee

We would like to thank the Senedd's Petitions Committee for inviting us to respond to the Cabinet Secretary for Transport and North Wales's letter to the Committee regarding the use of cash on Transport for Wales (TfW) trains and the discretion given to staff to serve complimentary refreshments.

The response provides some clarity for our members and confirms the experiences that have been shared with us from people with a learning disability who have been unable to pay with cash for refreshments whilst travelling on a TfW train. Our view remains that refusing to accept cash payments creates a huge barrier for people who do not have access to digital banking. We are not only talking about the importance of cash as a vital budgeting tool for people with a learning disability and their families, but the substantial risk that many people with a learning disability who are cash users will become unacceptably disadvantaged by a lack of ability to use cash payments. Whilst a policy which provides staff with discretion to serve complimentary refreshments, this doesn't address the wider issues around choice and control which people experience when they are unable to spend their cash.

Whilst we understand that this policy isn't widely advertised by TfW in order to prevent the abuse of this policy by passengers, we would like to understand how people with a learning disability would understand that this is something that they could ask for. We believe that it is important that people with a learning disability who may not have access to a debit or credit card are not only made aware of this policy, but are actively involved in its evaluation to determine whether discretion has been provided to them when trying to purchase food or drink on the train.

We are grateful that the Cabinet Secretary has asked TfW to explore this issue further and further improve the passenger experience on their services. We urge Welsh Government and TfW officials to meet with passengers with a learning disability and their families as part of this process.