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Ymateb unigol E

National Assembly for Wales
Economy, Infrastructure and Skills
Committee
Access to Banking

Individual response E

I live in Newcastle Emlyn and we lost our last bank Lloyds on the 29th January 2019. Every time I used the bank when it was open there were always at least 3 or 4 other customers in the branch.

We are now down to one free to use ATM in town and another in a local supermarket CKs. These ATMs do not always have all the services that you got with a bank ATM.

I have noticed that since there are no more banks in town it is less busy and I fear it turning into a ghost town. Llandysul also has purpose built bank buildings are that still empty, monoliths on the high street, the building that HSBC occupied in Newcastle Emlyn still remains empty.

To access a physical bank I have to take time off work to make a special trip to either Carmarthen or Cardigan. This must be even more difficult if you elderly, infirm or disabled.

These are institutions that we bailed out with tax payer's money and they seem to be abandoning communities and vulnerable customers and expecting everyone to be cashless and online whether they like it or not.

I do online banking but I also want the opportunity get and use cash and talk to a human being.