ENTERPRISE

The Hon. Member for Glenfaba and Peel, Mrs Baptist, to ask The Minister for Enterprise:

> What arrangements are in place to protect access to cash withdrawal facilities for people who are less mobile; what consideration has been given to the establishment of banking hubs to meet community needs when banks withdraw services; and what reviews of these issues have been undertaken or are underway.

Question W-202631-0016 published on 02 11 2026; Answer published on 13 11 2026.

The Minister for Enterprise (Mr Cowell): The Department recognises that access to cash remains important for some members of the community, particularly older and vulnerable people, those with limited mobility, and individuals who are unable to readily use digital alternatives. While banking services are provided on a commercial basis, the Department's approach is to support reasonable access to cash and banking-related services across the Island.

Following a Tynwald resolution in 2021, the Department commissioned an independent review of access to cash and community banking services. The resulting Access to Cash Report[1], which was laid before Tynwald in January 2022, concluded that overall access to cash was broadly sufficient, whilst recognising the importance of maintaining provision for rural communities and vulnerable users as banking services continue to evolve.

The Department continues to monitor the Island's ATM network and engages with banks and LINK where material gaps in provision emerge. It also recognises that physical proximity alone does not address all accessibility challenges and therefore continues to support wider work relating to digital inclusion and access to payment services.

Banking hubs were considered as part of the 2022 review and subsequent assessment work. No specific proposals have arisen from that consideration. The Department continues to engage with the Isle of Man Bankers Association and supports consideration of locally led solutions where there is evidence of community need.

The issue is also relevant to the Government's wider regional hubs programme, approved by Tynwald in June 2026, which expanded Welcome Centre support to Ramsey, Peel and Port Erin, adopting a “digital first, not digital only” approach. While banking and access to cash are not core Government services within the first phase of that programme, it provides a useful mechanism for identifying local access needs and opportunities to support community provision. Proposals are due to return to Tynwald by summer 2027 following initial monitoring.

In summary, reviews undertaken have included the independent access to cash and community banking services review completed in 2022, together with subsequent assessments of ATM and banking-service accessibility and public engagement work. Ongoing monitoring of cash access and digital inclusion continues, and the Department will keep the case for further measures under review where there is evidence of unmet community need.

[1] https://www.financeisleofman.com/media/hzin5j14/access-to-cash-report.pdf