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INV/0271/2025

Meeting/event:	**Hosting of Banking Roundtable event**
Date & Time:	**Wednesday, 3rd December 2025, 10:30am-12noon** **A pre-brief is scheduled for 2:30pm on Tuesday, 2nd December at Parliament Buildings**
Venue / Address: *(include map / special instructions if appropriate)*	**Large Mac Suite, The Pavilion, Stormont**
Supporting official: *(Who will meet Minister on arrival?) Include mobile number.*	**Wendy Lecky – SPAR –** [redacted] S 40 (2)
Key facts and figures:	**See Annex E**
Any media interest?	**CAED has indicated that a press release will be drafted closer to the time for your approval.**

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From: Wendy Lecky
Strategic Policy Division, SPAR

Date: 26 November 2025

HOSTING OF 2025 BANKING ROUNDTABLE EVENT

Meeting/Event:	**You have agreed to host a banking roundtable event to discuss key issues and developments around access to cash and banking services impacting Northern Ireland.**
Recommendation:	**That you note:** **i. confirmed attendees (Annex A) and Agenda (Annex B);** **ii. briefing provided including opening/closing remarks and proposed questions to facilitate your hosting of the event (Annex C);** **iii. copy of presentation to be delivered at the event (Annex D); and** **iv. key facts and figures (Annex E).**

Detail

1. You are **hosting a banking roundtable** event on **Wednesday 3rd December** from **10.30am to 12.00pm** at the **Pavilion, Stormont**. Refreshments will be available from 10.00am. I, along with several officials from Strategic Policy Division will attend in support. I will also attend the **pre-brief**, scheduled for **2:30pm on Tuesday, 2nd December at Parliament Buildings**.

2. The majority of organisations who received an invite have confirmed a representative from their organisation will attend. This includes **David Geale,** Executive Director for Payments and Digital Finance at the **Financial Conduct**

Authority (FCA). Treasury has indicated they will attend in a listening capacity and that due to restrictions on travel budgets, they are unable to attend in person; therefore, they will listen remotely to the Roundtable discussion.

3. Those who have not confirmed attendance, despite a number of reminders, include Community Finance Ireland; Ulster Federation of Credit Unions; Disability Action; Age NI; and the Northern Ireland Rural Women's Network. A full list of **confirmed attendees,** with accompanying **Pen Pictures**, has been included at **Annex A.**

Format

4. To shape the discussion and understand emerging issues, stakeholders were invited to participate in a short online survey. Three 'access to cash' themes emerged from the findings and were used to inform the agenda, attached at **Annex B**, and which you agreed to in **SUB-0557-2025**. As such, the discussion during the event will be centred around:

   i. **Theme 1: Banking Regulation and Legislation;**
   ii. **Theme 2: Awareness and Managing Change; and**
   iii. **Theme 3: Financial and Digital Inclusion.**

5. Following your opening remarks and introductions, taking each theme in turn, I will present, at a very high-level, the issues raised by attendees in the survey. After that, you will invite the speaker assigned to that theme to provide some remarks on developments from their perspective. We have informed speakers that this is for a maximum of five minutes, to allow sufficient time for wider discussion.

6. Suggested lines to take and questions to facilitate the discussion, if needed, as well as opening and closing remarks, have been provided in **Annex C**. The slides to be used on the day are attached at **Annex D**.

Reporting / Outcome from the event

7. As with previous banking roundtables, following the meeting, officials will produce a short, focused report setting out the key issues identified - providing an anonymised summary of responses, along with any identified asks of UK authorities. The report will be shared with HM Treasury and other UK authorities to seek a formal response and action as appropriate from those with policy and regulatory responsibilities for banking. The report will also be shared with the Finance Committee and the Minister of State at the Department of Finance in the Republic of Ireland given our commonality of issues.

Recommendation:

8. That you note:
   i. confirmed attendees (Annex A) and Agenda (Annex B);
   ii. briefing provided including opening/closing remarks and proposed questions to facilitate your hosting of the event (Annex C);
   iii. copy of presentation to be delivered at the event (Annex D); and
   iv. key facts and figures (Annex E).

Wendy Lecky

Ext: 37656

cc: Neil Gibson
Tony Simpson
Leander Harding
Mark McLaughlin
Ciarrai Conlan
DoF Press Office
Julianne Kieran
SPD Briefing

ANNEX A – ATTENDEES AND PEN PICTURES

Organisation	Attendee	Role
FCA	David Geale	Executive Director for Payments and Digital Finance
Financial Services Union	John O'Connell	General Secretary
Financial Services Union	Brian McDowell	Head of Communication and Public Affairs
UK Finance	Paul Leonard	Non-Executive Chairman, NI Committee
UK Finance	Eric Leenders	Managing Director, Personal Finance
The Consumer Council	Noyona Chundur	Chief Executive Officer
NICVA	Denise Copeland	Manager
Cash Access UK	Sarah Evans	Communications and Engagement Manager
Link	Chris Ashton	Chief Commercial Officer
Post Office	Mark Gibson	External Affairs Manager
Irish League of Credit Unions	Martin Fisher	Head of NI
Federation of Small Businesses	John Moore	Head of Public Affairs
Retail NI	Glyn Roberts	Chief Executive Officer
Rural Community Network	Kate Clifford *or* Samantha Gallagher	Director
National Federation of Sub-Postmasters	Jim McCafferty	NI Non-Executive Director
Disability Action	Louise Henshaw	Head of Finance
Treasury	Jamie Slater (*remotely*)	Policy Advisor - Payments and Fintech

ANNEX B – PEN PICTURES AND BIOGRAPHIES

David Geale, FCA, Executive Director for Payments and Digital Finance

David Geale has been Executive Director for Payments and Digital Finance at the FCA since May 2025. He leads the UK's National Payments Vision and oversees regulation of open banking, digital finance, and cryptoassets. With over 20 years at the FCA and FSA, he previously served as Director of Retail Banking, driving reforms in mortgages, savings, and cryptoasset policy.

John O'Connell, FSU, General Secretary

John was appointed General Secretary of the Financial Services Union in September 2019. He co-ordinates the Union's day-to-day operations in line with the objectives set by the Union's General Council. John has extensive experience of Industrial Relations, Human Resource Management and Business with over 30 years' experience working in Ireland, Europe and the Middle East in the Communication, Finance, Aviation and Healthcare sectors.

Brian McDowell, FSU, Head of Communication and Public Affairs

Brain became the head of communications and public affairs for FSU in October 2020. He has experience in leading national political campaigns as the General Secretary of the Irish Labour Party.

Noyona Chundur, Consumer Council, CEO

Noyona became the chief executive officer of The Consumer Council in January 2021. Her role involves advocating consumer interests in Northern Ireland to create a fair and equal society. Noyona has previous experience with InvestNI spending 14 years as the Head of Campaigns and Digital Solutions. She also chairs the Cathedral Quarter Arts Festival, is a council member at NI Chamber, and is a non-executive director at Progressive Building Society.

Chris Ashton, Link, Chief Commercial Officer

Chris joined Link in May 2019 as an Information Security Project Manager. Now as Chief Commercial Officer, Chris is responsible for innovation and development of industry structure for LINK. Prior to joining LINK, he was the Senior Manager for the Community Access to Cash Pilots, that successfully created and trialled the Banking Hub model.

Mark Gibson, Post Office, External Affairs Manager

Mark joined the Post Office in March 2007 as the Head of Business Development and has had various roles since. Mark leads public relations and public affairs for the Post Office throughout Scotland, North England, and Northern Ireland.

Martin Fisher, ILCU, Head of NI

Martin joined the Irish League Credit Union in June 2015 and became the Head of Northern Ireland in November 2022. He has previous experience at the Bank of England where he spent two tenures as a PRA Practitioner Panel Member.

John Moore, Federation of Small Businesses, Head of Public Affairs

John has held the Head of Public Affairs role at FSB since January 2023. With over a decade of experience in political communications and policy at Stormont and a strong small business background, he works to ensure the voice of SMEs is heard across all levels of government.

Paul Leonard, UK Finance, Non-Executive Chairman

Paul has been Non-Executive Chairman of UK Finance's Northern Ireland Committee since December 2018. He brings over 40 years of experience in banking, accountancy, venture capital, and corporate finance, having held senior roles at Bank of Ireland including Chief Credit Officer for the UK. He also serves as a Non-Executive Director at Progressive Building Society and sits on advisory boards supporting SME growth and investment in Northern Ireland.

Eric Leenders, UK Finance, Managing Director

Eric Leenders has been Managing Director for Personal Finance at UK Finance since July 2017. Eric is a Chartered Banker with an MSc in Banking and previously served as Executive Director of Retail at the British Bankers' Association. He also holds non-executive roles and is Vice President at the Institute of Customer Service.

Sarah Evans, Cash Access UK, Communications and Engagement Manager

Sarah has been Communications and Engagement Manager at Cash Access UK since June 2023, leading communications strategies to promote access to cash and banking services across UK communities. She previously held senior roles in NHS England and Salisbury NHS Foundation Trust, focusing on transformation and public engagement. Sarah brings over 15 years of experience in communications and marketing, including positions at Friends Provident International and Friends Life Group.

Glyn Roberts, Retail NI, Chief Executive Officer

Glyn Roberts has been Chief Executive of Retail NI since January 2008 after serving seven years as Head of Parliamentary Affairs with the Federation of Small Businesses in Northern Ireland. He represents the independent retail sector at all levels of government and has chaired the NI High Streets Taskforce Policy Committee. Glyn previously held senior roles at Weber Shandwick and Cancer Focus NI.

Jim McCafferty, National Federation of Sub-Postmasters, NI Non-Executive Director

Jim has represented Northern Ireland sub-postmasters on the national board of the NFSP since July 2022. He is a long-standing sub-postmaster at the Kennedy Centre Post Office in Belfast and advocates for fair remuneration, service retention, and operational improvements across the network. Jim works closely with Post Office leadership to challenge policy decisions and ensure Northern Ireland branches receive parity with services offered in Great Britain.

Denise Copeland, NICVA, Governance and Charity Advice Manager

Denise Copeland joined NICVA in 2014. The Governance and Charity Advice Service offers information and practical help about good governance for charities on a wide range of topics. Denise currently leads the banking policy and change programme.

Kate Clifford, Rural Community Network, Director

Kate Clifford became the Director of the Rural Community Network in April 2013 having previously worked within the Rural Enabler Programme. Kate has a BSc in Agricultural Economics and Management and an MSc in Rural Development. She teaches on the NUI Galway Community Development Practice Diploma course.

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Samantha Gallagher, Rural Community Network, Policy and Public Affairs Officer

Samantha joined RCN in September 2024 after leading Advice and Social Policy at Community Advice Fermanagh. With a background in law and extensive experience in social security, housing, poverty, and health policy, she is passionate about social justice and ensuring rural voices drive positive change.

Louise Henshaw, Disability Action, Head of Finance

Louise joined Disability Action as Head of Finance in October 2025, bringing over 20 years' experience in finance across charity and commercial sectors in NI and London. She oversees all financial operations, with expertise in business partnering, management accounting, budgeting, and forecasting.

Jamie Slater, Treasury, Senior Policy Advisor

Jamie leads work on payments fraud, card fees, and access to cash within the Payments and Fintech team at HMT. Since joining HM Treasury in 2020, he has held roles covering mutuals, spending oversight, and financial services policy.

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ANNEX B – AGENDA

Item		Indicative time
Ministerial Welcome		***10.30-10.35 am***
Introductions		***10.35-10.40 am***
Theme 1: Banking Regulation and Legislation	*Key issues summarised (by W Lecky)* *Response from David Geale, FCA* *Open discussion*	***10.40-11.05 am***
Theme 2: Awareness and Managing Change	*Key issues summarised (by W Lecky)* *Response from Chris Ashton, LINK & Sarah Evans, Cash Access UK* *Open discussion*	***11:05-11:30 am***
Theme 3: Financial and Digital Inclusion	*Key issues summarised (by W Lecky)* *Response from Noyona Chundur, Consumer Council* *Open discussion*	***11:30-11.55 am***
Ministerial Closing Remarks		***11.55-12:00 pm***

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ANNEX C – SUGGESTED LINES TO TAKE/QUESTIONS

Agenda Item: Ministerial Welcome & Introductions

- Good morning and welcome everyone.

- Delighted you could take the time to join me today to discuss **access to cash** issues and developments in the North.

- The evolving nature of the banking sector means it is critical to **maintain access to cash and essential banking services locally**, especially for our most vulnerable citizens who need in-person advice and services, as well as for our small businesses and community and voluntary organsiations.

- I'm pleased to welcome such a broad range of stakeholders, and I want to thank all of you that responded to the survey that my officials issued beforehand, which has helped shape today's agenda.

- Our conversation will focus on three themes:

  i. **Banking Regulation and Legislation**;
  ii. **Awareness and Managing Change**; and
  iii. **Financial and Digital Inclusion**.

- To set the scene for each theme, Wendy will begin by giving a high-level summary of the key points you have provided; which will be followed by a short response from the Financial Conduct Authority on legislation; LINK & Cash Access on awareness; and the Consumer Council on inclusion.

- The floor will be opened for discussion under each theme to ensure all voices are heard. However, I would ask that during the conversation, if citing cases or examples, individual businesses or names are not identified.

- I remain **committed to working with all key stakeholders, and many of you I have already met individually.**

- **It is important we have this discussion to understand together** the issues facing us, to look for local solutions to local issues where we can, and press on the authorities to enact change for the areas they have responsibility for.

- Before we move onto the first theme, let's go around the table for brief introductions.

[Pause for introductions]

- Thank you, everyone. I would also point out that we have officials from Treasury, who have dialled into the meeting today remotely and are here in listening mode.

Agenda Item: Banking Regulation and Legislation

- Our first theme of the day is **Banking Regulation and Legislation**. **Wendy will present** some high-level points from the key issues you have provided.

[Wendy to provide high level summary]

- I'd now like to invite **David from the FCA** to provide an update on 'Banking Regulation and Legislation'. I am particularly interested in your views on how you feel the access to cash rules have embedded since they came into force in September 2024; and if the FCA has carried out any analysis on the impacts of the rules on groups that are most vulnerable.

- In addition, with fewer bank branches than ever before, I understand that some traders are no longer accepting cash as a form of payment. I'd be keen to hear what considerations have been given to **legislating for businesses to accept cash**, similar to what is happening in other countries.

[Open discussion]

Questions to facilitate open discussion if required:

- How do you feel the new rules are operating on the ground? Are there still some gaps?

- What impact have the rules had on Credit Unions and Post Offices for instance?

- How effective are the established banking hubs in meeting local needs? Are they being rolled out fast enough? Do the criteria to qualify suit our unique circumstances?

- Are access to cash facilities sufficient in local areas?

- I understand there will be a review of the new rules next year. What would stakeholders like to see in that, for example, a focus to include impacts at the regional level?

Agenda Item: Awareness and Managing Change

- We will now move onto our second theme: **Awareness and Managing Change**. Wendy, can I hand over to you to provide a summary of the points?

[Wendy to provide high level summary]

- I'd now like to invite **Chris from LINK and Sarah from Cash Access UK** to outline the cash access assessment process. Just before you begin, I would like to put on record my thanks to LINK for facilitating an MLA drop-in event yesterday as part of their awareness activities.

- I'd like to hear more about what other outreach activities you undertake to spread awareness of the cash access assessment process and their outcomes?

- I'm also interested to understand from you both how new services, such as Banking Hubs, are being advertised to local communities to ensure they are being utilised?

[Open discussion]

Questions to facilitate open discussion if required:

- What steps are currently being taken to engage with communities before and after a bank branch closure, and how effective are these measures?

- Is there a minimum level of footfall needed to ensure the sustainability of services such as Banking Hubs? How do the North's Banking Hubs fare in this regard?

- What is your assessment of the criteria currently used to determine the establishment of Banking Hubs in the North? Do they need changed to reflect needs of our rural communities better for example?

- What more needs to be done to promote awareness of the cash assessment process and how can those around the table help?

- What more needs to be done to promote awareness of alternatives to banks such as facilities available in post offices or Credit Unions?

- What impacts do the changing nature of the local banking sector currently have on staff, citizens, communities and business?

- Is change being managed appropriately especially for those more vulnerable?

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Agenda Item: Financial and Digital Inclusion

- Moving on now to issues you have identified around **Financial and Digital Inclusion**, Wendy will just summarise those.

[Wendy to provide high level summary]

- I'd now like to invite **Noyona from the Consumer Council** to share her perspective on financial inclusion and access to banking, drawing on her experience on the British Government's Access to Credit Committee as part of the development of the recently published Financial Inclusion Strategy.

- I'd be keen to hear how you think our local needs were accounted for in that and what more needs to be done to ensure financial and digital inclusion for all.

[Open discussion]

Questions to facilitate open discussion if required:

- What role do banks play in ensuring people are equipped to transition to digital services such as online banking, especially those from more vulnerable groups? What groups are most vulnerable?

- My department provides a supporting role in promoting digital inclusion, offering bespoke workshops in local libraries, community centres, and hubs, focusing on groups most affected by digital exclusion. What are others doing around this?

- Do services such as Banking Hubs offer any support to enable vulnerable customers can go online safely?

- Could the review of the new rules look at any particular aspects around financial and digital inclusion?

Agenda Item: Closing

- Today's discussion has been informative.
- Following today's roundtable, **my officials will prepare a short, focused report setting out the key issues identified** and draw on any issues stakeholders submitted in advance.
- This will be **shared with Treasury and the other authorities in London** to seek a formal response and action as appropriate.
- My officials will also share a copy of the report with attendees in advance to ensure your contributions have been reflected appropriately.
- I would like to thank you all again for your participation and engagement today.

ANNEX D – PRESENTATION

(attached separately)

ANNEX E - KEY FACTS AND FIGURES

- Since March 2022, LINK has carried out **105 cash access assessments** across NI – 49 prior to the Access to Cash rules on 18 September 2024; and 56 since. An assessment automatically happens when a bank branch closes, or when there is a change in service, such as when an ATM closes. Communities can also request an assessment, but these represent a small number (13 out of 105).

- Overall, as a result of these assessments, **7 banking hubs have now been recommended and established** in Kilkeel, Newcastle, Comber, Warrenpoint, Portrush, Ballynahinch, and Larne. In some instances, other cash facilities have been recommended (e.g. an ATM), or in many others there have been no changes recommended.

- NI currently has **1,403 free-to-use ATMs**, equating to **one free-to-use ATM for every 1,369 residents** (compared to 2,025 in the UK).

- Geographically, there is **one free-to-use ATM for every 10 square kilometres** (compared to 1.4 per 10 square kilometres across the UK).

- The number of traditional bank branches has declined significantly, with **only 97 branches remaining in 2025**, compared with 257 in 2015. This represents a **62% reduction over the past decade**.

- **NI remains the most cash-heavy region in the UK**, with average withdrawal of **£2,274 per person** in 2024 (UK average of £1,424).

- **NI has a high proportion of rural citizens** (36%).