Department of Finance
An Roinn Airgeadais
www.finance-ni.gov.uk

From: Wendy Lecky
Strategic Policy Division

Date: 28 July 2025

1. Minister

HOSTING OF BANKING ROUNDTABLE EVENT

Issue:	**Arrangements for the banking roundtable event that you have agreed to host in Autumn of this year.**
Timing:	**Routine. Event proposed for morning of Wednesday 26th November 2025 (10.30-12.00am).**
Presentational Issues:	**Anticipated that there will be political, media, industry and public interest in the event. We will liaise with Press Office on any associated coverage.**
Recommendation:	**That you agree:** **i. the date of the event;** **ii. that invitees are provided with an opportunity to submit in writing to officials any current issues around banking in advance of the event;** **iii. the proposed list of stakeholders to be invited to the event included at Annex A; and** **iv. the draft invitation to be issued to proposed stakeholders at Annex B.**

Detail

1. At the banking roundtable event held by your predecessor, Dr Caoimhe Archibald MLA, on 20 November 2024, one of the main concerns raised by stakeholders was the need for more local engagement on banking matters in a roundtable forum to maintain an up-to-date understanding of issues facing the sector. It was therefore agreed by the then Finance Minister to convene a roundtable forum on an annual basis.

2. It is proposed that the event will take the form of a structured roundtable discussion chaired by you and where full briefing will be provided in advance. To inform that, it is proposed that officials will ask attendees prior to the event, to outline any issues they are currently facing around banking and a topic list can then be developed around those and any other items you or officials consider appropriate.

Timing

3. We are proposing that the event be held at **10.30 – 12.00am on Wednesday 26th November 2025**. We have tested this date with your office, and it is currently workable, subject to your agreement.

Invited Stakeholders

4. A proposed list of stakeholders to be invited to the event is attached at **Annex A** for your approval. This follows those that were invited to the last roundtable and includes stakeholders from the banking sector; non-banking service providers; Trade Union; consumer/small business representatives; and community and voluntary sectors.

5. In addition, officials have reached out to the Financial Conduct Authority (FCA) who have confirmed that their Deputy Chief Executive, Sarah Pritchard, would intend to attend this event (to note Nikhil Rathi, the FCA Chief Executive attended the last event). Sarah is available on Wednesday 26th November. This provides an opportunity for the FCA to discuss first hand with stakeholders how their new access to cash rules have bedded in, along with any other issues stakeholders may have.

6. To note, that for previous similar roundtable events, officials discussed the attendance of the local banks with UK Finance (who represent the main banks and building societies). They indicated that all collective bank meetings are governed by strict guidance to comply with anti-competition laws and that this constrains their ability to discuss individual banking strategy and issues in an open forum. As per the previous roundtable, it is still considered there may be a lack of willingness for individual banks to attend/contribute on the day and that

the event would be more productive with UK Finance attending on their behalf. It also makes the number of attendees more manageable.

7. Treasury officials were also invited to the last event but did not respond, despite following up by DoF officials. It is however again suggested that a similar invite is extended if you are content, given their policy responsibility for banking.

8. Subject to your agreement, SPD will issue invitations to those listed at the **Annex A**, and closer to the time of the event, provide attendees with the opportunity to submit any issues they are currently facing around banking, which will inform the structure of the meeting. A draft email invitation that will issue has been included at **Annex B** for your approval. To note although we advise one attendee per organisation in the invite, as per previous years we have accommodated two representatives from both UK Finance and the Financial Services Union (FSU). Regarding UK Finance, this is to allow their NI Committee member to attend alongside their policy lead across Personal Finance to ensure that both local issues and policy specific issues at the overall sectoral level can be discussed. In relation to FSU, the roundtable event materialised following a previous Ministerial meeting with them on local banking issues and it has been agreed for the previous two events that they could bring two members. It is suggested this approach is adopted again, and the draft email will be tailored accordingly.

Outcome of the event

9. Following the roundtable, officials will produce a short focused report setting out the key issues identified by the various stakeholder submissions and discussion, providing an anonymised summary of same. This follows a similar process to the previous two roundtables, where after your sign off, the report is published and shared with Treasury and the other UK authorities to seek a formal response and action as appropriate from those with policy and regulatory responsibilities for banking.

Recommendation

10. That you agree:
    i. the date of the event;

ii. that invitees are provided with an opportunity to submit in writing to officials any current issues around banking in advance of the event;
iii. the proposed list of stakeholders to be invited to the event included at **Annex A**; and
iv. the draft invitation to be issued to proposed stakeholders at **Annex B**.

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ANNEX A: PROPOSED LIST OF ATTENDEES

Organisation	Attendee	Role
FCA	Sarah Pritchard	Deputy Chief Executive Officer
Treasury	Jamie Slater	Senior Policy Advisor - Payments and Fintech
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	Governance Manager
Cash Access UK	Cat Farrow	Director, Customer & Strategy
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	Roger Pollen	Head of NI
Retail NI	Glyn Roberts	Chief Executive Officer
Community Finance Ireland	Phelim Sharvin	Head of Community Finance
Rural Community Network	Kate Clifford	Director
National Federation of Sub-Postmasters	Jim McCafferty	NI Non-Executive Director

ANNEX B: PROPOSED EMAIL INVITATION TO BE ISSUED TO STAKEHOLDERS

Dear XX,

I am delighted to announce that the Finance Minister John O'Dowd will host a Northern Ireland Autumn Banking Roundtable event on Wednesday 26 November from 10.30am-12.00am in Clare House, Belfast. This will provide a valuable platform for open dialogue and collaboration on key issues and developments around access to cash and banking services impacting on our region. You can obtain a summary report from the previous banking roundtable here and we would like to thank your organisation again for contributing to this report.

We would be delighted if you or a senior representative from your organisation would be available to attend. If agreeable, please confirm who will attend by return email. Please note the invitation is for one person per organisation to manage the number of attendees at the event.

We will also be in touch in advance to gather your views on any key issues you would like to discuss on the day. Further details regarding the agenda will be provided closer to the time of the event.

Should you have any questions or require further information, feel free to contact me directly.

We look forward to your response.

Best Regards

Wendy Lecky