From: Wendy Lecky
Strategic Policy Division

Department of Finance
An Roinn Airgeadais
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Date: 6 November 2025

1. Minister

BANKING ROUNDTABLE EVENT AGENDA

Issue:	**Draft agenda for your forthcoming Banking Roundtable event.**
Timing:	**Routine. Event to take place Wednesday 3rd December 2025, 10.30am to 12.00pm, at the Pavilion, Stormont Estate.**
Recommendation:	**That you agree:** **i. the draft agenda for the event, including the speaking order, included at Annex A; and** **ii. to extend the invitation to organisations representing older people and individuals with disabilities (Disability Action NI and Age NI).**

Detail

1. In line with the recommendations outlined in **SUB-0389-2025**, you have agreed to host a Banking Roundtable event on **3 December**, from **10.30am to 12.00pm**.

2. In relation to **access to cash**, a number of key issues have been raised over the past year including continued concerns around branch closures and their impact on vulnerable communities; limited awareness of the community access request process; and lack of provision of access to cash facilities (including banking hubs) in some areas.

3. In advance of the roundtable, stakeholders who received an invitation to the event have been invited to participate in a short online survey to capture any issues they have under the following themes relating to access to cash:

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

4. A draft agenda for your consideration is attached at **Annex A**. Following your opening remarks and introductions, it is proposed that the discussion focuses on the themes above. Taking each theme in turn, it is proposed that I present at a very high level, the issues highlighted by invitees, and then you invite a speaker to respond for a maximum of 5 minutes, as follows:

   - **Banking Regulation and Legislation** - key issues that may be highlighted could relate to how the rules have played out for particular groups, as well as need for clearer guidance and how the rules are being applied by the banks consistently. It is proposed that **David Geale,** Executive Director for Payments and Digital Finance at the **Financial Conduct Authority**, would then respond, providing an update on the implementation of the access to cash rules introduced in September 2024 and other recent developments. An open discussion would then follow.

   - **Awareness and Managing Change** - key issues that may be highlighted could relate to low awareness across NI of LINK's cash access requests; and impact that changes in bank closures or reduction/changes in other banking/cash facilities have for impacted areas. Senior representatives from **LINK and Cash Access UK** would then jointly respond, outlining the process that follows a bank branch closure, and provide an update on other relevant developments, including Post-Office legislation; Cash Hubs; and LINK's MLA awareness event scheduled for 2 December at Stormont. A short open discussion will then be held.

- **Financial and Digital Inclusion** - key issues that may be highlighted could relate to the need for non-digital routes for essential bank services and payments; and what steps need to be taken to ensure digital and financial literacy for all. Noyona Chundur, Chief Executive at the **Consumer Council NI**, will then respond, focusing on financial inclusion and access to banking, and also draw on her experience of being a member of the UKG's and Access to Credit Committee in the development of its Financial Inclusion Strategy. It is proposed that an open discussion would then be held.

5. Officials have contacted the above proposed speakers, all of whom have confirmed their willingness to provide an update as outlined in the agenda, subject to your agreement.

6. Suggested speaking notes and lines to take will be covered in a separate detailed brief closer to the event for your opening remarks, theme discussions and closing remarks.

7. The full list of those invited, and the latest position in terms of their confirmation to attend, is attached at **Annex B**. In addition, I attended the FCA's Access to Cash Stakeholder forum on 15 October which was attended by a wide range of stakeholders, including representatives from those organisations involved in cash access, as well as consumer groups, HMT and devolved nations' Government departments. The forum provided an opportunity to discuss the access to cash regime programme, following one year since its implementation. Discussions at the forum highlighted concerns from organisations representing older people and individuals with disabilities - groups particularly affected by branch closures. Given this, I recommend extending invitations to representative organisations to your roundtable, such as **Disability Action NI** and **Age NI**, if you are content.

Recommendations

8. That you agree:
   (i) the draft agenda for the event included at **Annex A**; and
   (ii) to extend the invitation to organisations representing older people and individuals with disabilities (Disability Action NI and Age NI).

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ANNEX A: DRAFT 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* *Response from David Geale, FCA* *Open discussion*	*10.40-11.05 am*
Theme 2: Awareness and Managing Change	*Key issues summarised* *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* *Response from Noyona Chundur, Consumer Council* *Open discussion*	*11:30-11.55 am*
Ministerial Closing Remarks		*11.55-12:00 pm*

ANNEX B: BANKING ROUNDTABLE ATTENDEES – LATEST POSITION

Organisation	Attendee	Role	Latest Position
FCA	David Geale	Executive Director for Payments and Digital Finance	Confirmed
Treasury	Jamie Slater	Policy Advisor - Payments and Fintech	May attend in listening capacity
Financial Services Union	John O'Connell	General Secretary	Confirmed
Financial Services Union	Brian McDowell	Head of Communication and Public Affairs	Confirmed
UK Finance	Paul Leonard	Non-Executive Chairman, NI Committee	Confirmed
UK Finance	Eric Leenders	Managing Director, Personal Finance	Confirmed
The Consumer Council	Noyona Chundur	Chief Executive Officer	Confirmed
NICVA	Denise Copeland	Manager	Awaiting Response
Cash Access UK	Sarah Evans	Communications and Engagement Manager	Confirmed
Link	Chris Ashton	Chief Commercial Officer	Confirmed
Post Office	Mark Gibson	External Affairs Manager	Confirmed
Irish League of Credit Unions	Martin Fisher	Head of NI	Confirmed
Federation of Small Businesses	Roger Pollen	Head of NI	Awaiting Response
Retail NI	Glyn Roberts	Chief Executive Officer	Awaiting Response
Community Finance Ireland	Phelim Sharvin	Head of Community Finance	Awaiting Response
Rural Community Network	Kate Clifford or Samantha Gallagher	Director	Confirmed
National Federation of Sub-Postmasters	Jim McCafferty	NI Non-Executive Director	Awaiting Response
Millisle Community Association	Bill Megraw	Community Group member	Unable to attend and awaiting response if alternative attending.
Northern Ireland Rural Women's Network	Louise Coyle	Director	Awaiting Response