



Minister of Finance: Banking Roundtable

Wednesday 3rdth December 2025



Department of
Finance

An Roinn
Airgeadais

Agenda

- **Ministerial Welcome**
- **Introductions**
- **Roundtable Discussion**
 1. *Banking Regulation & Legislation*
 2. *Awareness & Managing Change*
 3. *Financial & Digital Inclusion*
- **Ministerial Closing Remarks**

BANKING REGULATION AND LEGISLATION

Banking Regulation and Legislation

Positives

Rules have delivered some improvements

Stronger consumer protection

Branch remains open until banking hub ready

Negatives

Over-reliance on digital

Local context not always reflected in regulation

Loss in specialist services/local knowledge

OVERVIEW OF BANKING REGULATION AND LEGISLATION

DAVID GEALE, FCA

AWARENESS AND MANAGING CHANGE

Awareness and Managing Change



Stormont drop-in event for MLAs & attendees raising awareness.



Cash acceptance an emerging issue.



Stronger promotion needed including details on other services/options available.



Public awareness remains very low; only 9 community requests since rules began (4 prior to that).



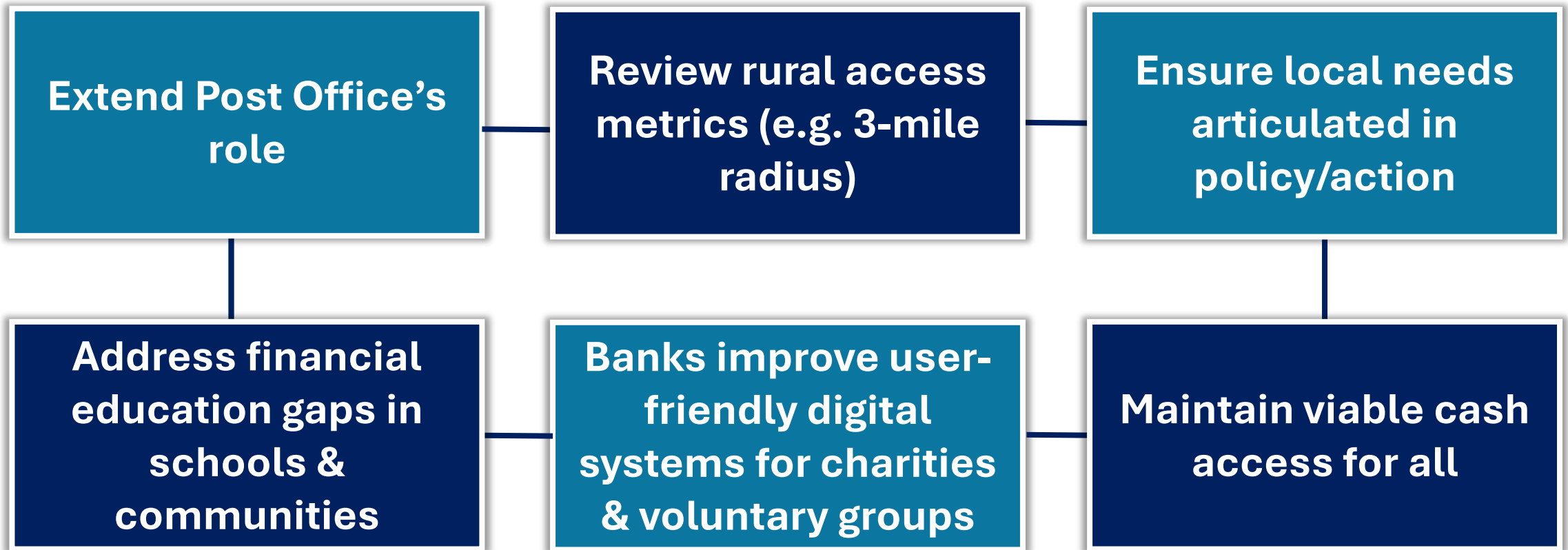
Support/services for non-digital/vulnerable users through change.

OVERVIEW OF AWARENESS AND MANAGING CHANGE

**CHRIS ASHTON, LINK & SARAH EVANS,
CASH ACCESS UK**

FINANCIAL AND DIGITAL INCLUSION

Financial and Digital Inclusion



OVERVIEW OF FINANCIAL AND DIGITAL INCLUSION

NOYONA CHUNDUR, CONSUMER COUNCIL

CLOSING REMARKS

THANK YOU