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**From:** Contact Us <ContactUs@psr.org.uk>

**Subject:** COR/163/21 - PSR enquiry concerning LINK

Thank you for your letter dated 17<sup>th</sup> May, which has been passed on to the Payment Systems Regulator, as we are responsible for regulation of LINK, the UK's largest ATM scheme.

We recognise the important role that cash plays for many people and we think it's important that everyone has a good choice of how to make payments, in ways that work for them. We recently reaffirmed this commitment in a [joint statement with the FCA](#).

In relation to ATMs, we are focused on ensuring that LINK delivers on its 2018 commitment to maintain the existing geographic spread of free-to-use ATMs for cash access. To ensure this, we issued [Specific Direction 8](#) to LINK which requires LINK to do all it can to fulfil its commitment to maintain the broad geographic spread of free-to-use (FTU) ATMs. We are currently reviewing whether to keep this Direction in place, and plan to publish a decision on this shortly.

LINK's commitment includes replacing free-to-use ATMs which close, if there is no alternative free ATM or Post Office within 1km. If you think that free access to cash is insufficient in Belfast, even in areas that already have an ATM, you can contact LINK through their [community request scheme](#) and advise them of the locations where you think a free-to-use ATM may be required. Around 50 cashpoints have already been installed as result of community requests.

We do not have the regulatory authority or power to cap the number of ATMs that charge for withdrawing cash. The provision of pay-to-use ATMs is a commercial matter for individual ATM providers, and this is not controlled by LINK or the Payment Systems Regulator.

We hope that you found the above information useful.

Kind regards,

**Fiona Hinds**  
**Correspondence handling team**