



Madam Deputy Speaker of the House of Commons
Chairman of Ways and Means
House of Commons London SW1A 0AA

Nick Quin
Head of Financial Inclusion
LINK
RSM Central Square, 5th Floor
29 Wellington Street
Leeds
LS1 4DL

9 March 2026

Dear Mr Quin,

Please accept the following letter as my formal appeal against LINK's assessment of Crowborough's suitability for a banking hub published on the 11th February 2026.

Background

On 11th February 2026 I was notified at the same time as local residents that Lloyds have taken the decision to close their banking facilities in Crowborough as of 9th June 2026. This, as I am sure you will understand, came as a shock to not just me, but the 20,000+ people who live in the town. This decision taken by Lloyds will leave Crowborough with no traditional in-person banking facility. A sad day for the town that was previously home to many banks in and around the high street.

In recent years we have seen a transition to Post Office banking facilities serving towns and villages across not just Sussex Weald, but the whole of the UK. While this somewhat maintains an access to cash, albeit without any privacy, it fails to address a lack of bank branch tailored one-to-one contact, forcing people to use the phone or online banking if they would like to speak directly to a member of staff at their specific bank.

Crowborough as a small town has an ageing population, and in turn a demographic that may not be as adept at using online banking as others. Speaking for myself, I enjoy the on-to-one contact that a traditional bank, and a banking hub offers. It gives those who struggle to or do not wish to use online banking an opportunity to speak with a member of staff at a bank that some may have been connected to for most of their lives.

Sussex Weald is a unique rural constituency with limited public transport infrastructure connecting residents with larger neighbouring towns. Coupled with the above, this means that many residents are not able to travel to access facilities in areas such as Tunbridge Wells or Eastbourne.

Since the announcement has been made by Lloyds I have been contacted by hundreds of local residents and businesses, each letting me know how this decision, and the decision to not recommend a banking hub for the town will negatively impact them and our wider community.

By working closely with the local community, including Crowborough Town Council and Crowborough Chambers of Commerce I wish to appeal against the decision not to recommend a banking hub for Crowborough.

Proudly representing Crowborough, Hailsham and Heathfield and the villages of Horam, Hellingly, Chiddingly, East Hoathly, Waldron, Hadlow Down, Rotherfield, Framfield, Frant, Mayfield & Five Ashes, Wadhurst, Hartfield and Withyham in Parliament

LINK's assessment of Crowborough

LINK's assessment covers many aspects of the town's current make-up, from the number of businesses on the high street to how many adults live in the town, however it is our strong opinion that nobody knows the needs of a community quite like those who live in and represent our towns and villages.

Businesses on the high street

We understand that LINK will make recommendations on banking hubs based on the number of "relevant businesses" by your definition that are within close proximity to the high street. I am grateful for you passing on those businesses that you include within the definition;

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and that you assessed the following roads;

! 9f]X[Y FcUXž 6YUWcb FcUX fB&*Łž @cbXcb FcUXž <][\ GhfYYhž H\Y 6fcUXk Unž 7fcZh FcUXž h\]g]bW X YX`h\Y`]a a YX]UHY`UfYUg`Ufci bX`K U]hfcgYž`@X`řj/ `A cff]gcbg`

The town of Crowborough is unique in that the retailers which will be relevant to your investigations are also present away from the traditional town high street. The small area of Jarvis Brook, located by the train station hosts a number of retailers that were not considered within your assessment. After liaising closely with the Crowborough Chamber of Commerce, we have in fact identified over 100 different retailers located both along the high street and in the Jarvis Brook part of town, an amount comfortably above your threshold of 70, as opposed to the 66 businesses which you assessed.

Alongside traditional businesses, there are many local charities, community groups and events that rely heavily on access to cash. Locally, organisations such as the Friend of Crowborough Hospital who rely on local cash services to bank their weekly shop takings and their takings from their regular fetes. Crowborough Rotary Club are yet another example of a local organisation who rely on local cash access as they run numerous fundraising events each year.

Post Office Presence

LINK's assessment of Crowborough notes the presence of two existing Post Offices in the town of Crowborough. One located on Croft Rd, and the second on Green Ln which is located away from the traditional town centre.

The Poundfield Post Office on Green Ln is situated in a small convenience store which has no disability access. Aside from the obvious reasons for this being a concern, the lack of disabled access at the Post Office on Green Ln is vitally important for those businesses situated in Jarvis Brook. The Poundfield Post Office is their closest cash facility albeit still a 23-minute walk for someone in good health and physically able, 0.9 miles away from the train station. This means that their nearest banking facility with disabled access is in fact on Croft Rd in the traditional town centre. With this being the case, it is only right that these businesses are in fact considered as part of the relevant retailers within your assessment.

The Local Community

Since the news that the final remaining bank in Crowborough, Lloyds, is due to close both myself, the Town Council, and the Chamber of Commerce have been inundated by hundreds of local people letting us know how much of an impact this, alongside your decision to not recommend a

Banking Hub for the town, will have on them personally.

Based on 2021 census data, Crowborough is split into three MSOA's. Focusing specifically on the age statistics of those aged 65 and over it is clear that Crowborough has a distinctively aging population in line with the wider statistics for Wealden as a whole.

- Crowborough Whitehill and Warren (33.0%)
- Crowborough North East (26.8%)
- Crowborough South East (18.8%)

The fundamental reason for the importance of these statistics is that traditionally, the older the demographic of an area, the higher the likelihood that the local community prefers a greater access to cash or in person banking facilities, such as visiting a branch, speaking directly with a bank employee, and managing their cash in a private one-to-one environment. None of these are viable within the provision that will be remaining in the town once Lloyds closes in June.

ATM Access

On the LINK website you specify five different locations at which members of the public can withdraw money from ATMs in Crowborough, across the area where you assessed.

However, of these five locations, one is a Lloyds ATM which will not exist beyond June. A second ATM has a surcharge of £1.99 per withdrawal. A third ATM is based within the Waitrose store, meaning outside of opening hours it will not be accessible. A fourth is located over a 10-minute walk away from the high street. Leaving just the one location housing two ATMs that are accessible 24/7 in the centre of town, both of which, a matter of days ago were either broken or without cash.

It is also important to note the safety and accessibility of the two remaining 24/7 ATMs at Morrisons in town. Both are located in the supermarket car park and are uncovered, leaving many local residents feeling uncomfortable about withdrawing cash after daylight hours. Without a permanent and personable banking facility in Crowborough, the concerns and fear of local residents regarding their vanishing access to cash will only worsen.

Reopening the Access to Cash Assessment

Given the evidence that I, alongside the Crowborough Town Council and the Crowborough Chamber of Commerce have provided above, we believe it only right that LINK should re-open the assessment into whether you recommend our town for a Banking Hub.

Due to the arguments outlined, specifically those regarding retailers in Jarvis Brook having not been assessed, a lack of 24/7 free-to-use accessible ATMs in Crowborough town centre, the lack of accessible Post Offices for the whole town to use for cash purposes, and a more aged population demographic that has a higher tendency to prefer in person banking and cash usage, we believe that recommending Crowborough for a Banking Hub would be necessary in an effort to prevent the town from becoming a cash wilderness.

Yours sincerely,



Nusrat Ghani MP