

# Protecting the UK's ATMs

When you use an ATM that's not at a branch of your own bank, the company providing the ATM charges your bank. The largest ATM network, LINK, is changing these charges. Some people are concerned that this could lead to some communities losing access to free-to-use ATMs. We're working to make sure this doesn't happen.

To help us protect people's access to cash, we've set new requirements for LINK to report to us every month.

LINK has committed to maintaining the current geographic spread of free-to-use ATMs, by protecting any free-to-use ATM that's more than 1 km from any others.

In its reports, LINK must tell us about:

- any changes to free-to-use ATMs that it's said it will protect
- any protected ATMs that have closed or are at risk, and what it's doing in response

LINK must tell us about any changes to its Financial Inclusion Programme relating to the UK's free-to-use ATM network.

LINK must tell us whether its monitoring of the situation has influenced its strategy or decisions on the ATM network and interchange fee rates.

## Why this is important

This will help us protect consumers because:

- we will hold LINK to account and take action if it doesn't deliver on its commitments
- we can make sure that no community across the UK loses access to free-to-use ATMs, and that new ones are installed where they're needed most
- we can make sure that future changes work for consumers