



HM Treasury

Access to Banking Services Review

Call for Evidence

June 2026

Access to Banking Services
Review

Call for Evidence



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Chair's foreword

Banking is an essential service needed by every consumer, community and business in the UK. The Access to Banking Review wants to gather the best possible up-to-date evidence of the challenges faced by those who need in-person banking services. This evidence will help to establish the impact of changing services, identify who is most affected, and underpin our assessment of what further action may be required. I am grateful for your response.

Introduction

- 1.1 This Call for Evidence is seeking input from a wide range of stakeholders to inform the Access to Banking Services Review.
- 1.2 The Access to Banking Services Review, chaired by Richard Lloyd, was commissioned by the Government in May 2026 to consider whether declining access to in-person banking services is causing consumer detriment, and the scale of any detriment, including to any specific groups of customers.

Background

- 1.3 As set out in the Terms of Reference for the Review, there has been a structural shift in the delivery of banking services in recent years, including reshaped branch networks in response to significant shifts in consumer behaviour such as the increased preference for remote banking. This may have resulted in detriment to those who require access to in-person banking services.
- 1.4 Identifying whether there has been detriment caused and to whom is a key question that the Review is intended to answer. In order to do this, it will consider which services are important or essential for customers to be able to access; which groups of customers may need access to in-person banking services; and whether the decline in access is causing detriment to customers, and the materiality of the detriment caused.
- 1.5 There may be several different types of groups, including those who are vulnerable or have specific needs, that rely on access to in-person banking services. There are also those who desire or prefer to have access to in-person banking; however, this Review is focused on those who require access.
- 1.6 The Review will consider needs of both the individuals using retail banking services, as well as the organisations (small businesses, non-profit and community groups) using banking services.
- 1.7 While access to cash is protected by legislation and the Financial Conduct Authority (FCA) has responsibility and powers to ensure reasonable provision of cash withdrawal and deposit facilities, there are currently no existing protections for the provision of access to in-person banking services. As a result, a comprehensive, robust source of evidence on issues relating to access to banking services across the UK is required. The Review will therefore be focused on the provision of banking services and not cash withdrawal or deposit services, which are already covered by legislation.

Purpose

1.8 The independent Review was commissioned to assess the impact of changes to in-person banking services in the UK and identify any consumer detriment.

1.9 The Call for Evidence is an important stage of the Review in collecting evidence to enable the Chair to better understand the impact of the current trajectory of access to in-person banking services and to make recommendations for the Government.

1.10 The Government has previously stated that evidence collected by the Review will inform future decisions on whether further action is needed.

Scope

1.11 The Call for Evidence seeks responses from the widest possible range of stakeholders, including financial institutions, consumers and consumer groups, local authorities, small and medium enterprises (SMEs) and trade bodies. Stakeholders from across the UK are encouraged to provide evidence.

1.12 Please indicate if you are responding in a personal capacity as an individual, or on behalf of an organisation. If you are responding on behalf of an organisation, please set out your role in relation to that organisation.

1.13 The Access to Banking Services Review Call for Evidence will close for input on 20 July.

Objectives of the Call for Evidence

1.14 The Call for Evidence is seeking evidence in order:

- To identify which in-person banking services are **essential or important** to consumers
- To understand **which groups need access** to in-person banking services
- To assess **whether any detriment is being caused** to consumers and **the extent and materiality of this detriment**
- To examine both the **current provision (including existing mitigations) and the future trajectory** of in-person banking services in the UK.

Structure of Evidence Requests

1.15 To collect evidence, stakeholders are invited to provide evidence on several key themes. We have suggested questions below each theme to prompt your thinking in these areas.

1.16 Quantitative and qualitative empirical data is welcome, along with evidence in the form of case studies.

Customer Needs and Use of In-Person Banking Services

1.17 What specific in-person services remain essential ?

1.18 Are there any services for which digital alternatives are insufficient? What are they?

1.19 What are the benefits of being able to access banking services in-person?

1.20 Are there any differences between personal and business in-person banking service needs?

Groups Requiring In-Person Access

1.21 Which customer groups most require in-person banking and why? Examples may include:

- Vulnerable consumers
- Older or younger customers
- Digitally excluded people
- SMEs and cash-intensive businesses

1.22 Is there any geographic variation (rural, urban, deprived areas) to dependency on in-person banking?

1.23 Is there any clear evidence of unmet needs for particular groups?

Consumer Detriment

1.24 What evidence is there of detriment arising from reduced access to in-person banking services?

1.25 What are the quantitative and qualitative impacts?

1.26 Are there any particular impacts on:

- Financial inclusion
- Ability to manage finances

- Business operations?
- 1.27 What is the distribution of this detriment (who is most affected and how much is it affecting people)?
- 1.28 What evidence is there of detriment arising from any particular geographic distribution?

Current Provision and Market Trends

- 1.29 What have been the trends of branch closures and service reduction up to this point?
- 1.30 How have service providers made their decisions regarding closures and service reductions? What have been the driving factors?
- 1.31 Has falling demand for certain services impacted the availability of in-person banking services?
- 1.32 What role do alternative channels play in providing services? How effective have they been, including:
- Banking hubs
 - Post Office branches
 - Mobile branches

Future Trajectory and Innovation

- 1.33 What is the likely future (including 5-10 years and 10+ years in the future) of in-person banking services provision under current regulation?
- 1.34 Are there any new developments that could potentially offer solutions?
- 1.35 What is the role digital, hybrid, and assisted digital models can play in the provision of in-person banking services?
- 1.36 How can or should competition be maintained between different business models in offering banking services?
- 1.37 Are there different roles to be played by digital challenger banks and traditional retail banks?
- 1.38 What are the potential risks of further reductions to in-person access?

Cross-Cutting Themes

- 1.39 We also invite any further evidence regarding the following cross-cutting themes:
- Impacts on small and medium-sized enterprises (SMEs)

- Interactions with wider financial services policy and regulation
- Comparisons with international jurisdictions

Ways to provide evidence

1.40 You can provide input through the online response form at:
<https://www.smartsurvey.co.uk/s/accesstobankingservices/>.

1.41 If it is not possible to submit your input through the online response form, you can email a response to Accesstobankingservices@hmtreasury.gov.uk.

1.42 Alternatively, responses can be submitted to:

Access to Banking Services Review

Financial Services Group, 1st Floor

HM Treasury

1 Horse Guards Road

SW1A 2HQ

Next Steps

1.43 The Review will use evidence received through this Call for Evidence to assess customer needs, the scale and materiality of detriment, market dynamics and mitigations, and to develop recommendations.

1.44 During the Call for Evidence, the Chair of the Review will also seek to meet with industry, charities and consumers to collect further evidence.

1.45 Once the Call for Evidence closes, the Review team will analyse the responses received. The Chair will provide a report and recommendations to the Government in October 2026.

Annex A: Privacy Notice

This privacy notice sets out how HM Treasury will use your personal data for the purposes of the Access to Banking Services Review. This Privacy Notice should be read alongside HM Treasury's (HMT's) Personal Information Charter. The Charter sets out:

- the standards you can expect from HMT when we use your personal information;
- the contact details for our Data Protection Officer;
- how to exercise your Data Protection Information Rights (including access);
- how to exercise your right to complain to the Information Commissioner's Office.

<https://www.gov.uk/government/organisations/hm-treasury/about/personal-information-charter>

Data Controller

HM Treasury is the data controller for this activity, meaning we are responsible for deciding how your personal data will be used.

Data Processors

We use trusted organisations to manage data stored on our IT infrastructure. They only process your data according to our instructions and in line with contractual requirements. Your personal data will also be processed on behalf of HM Treasury by SmartSurvey if you respond using the online form. For more information on how SmartSurvey handles your data, please refer to their privacy policy here: <https://www.smartsurvey.co.uk/company/privacy-policy>

Your data (Data Subject Categories)

During this activity we will process the personal data of:

- members of the public,
- parliamentarians, and
- representatives of organisations, local authorities, trade bodies, companies, and consumer groups.

We will collect the following information from the types of individuals described above:

- Name
- Postal address (where you respond in writing)
- Email address (where you respond digitally)

- Job title and employer (where you are responding on behalf of an organisation or group)
- Personal or professional opinions related to the policy area.

The responses are free text so you can choose to share more information than the categories above; however, we recommend that you do not include additional personal information unless you are happy for it to be used as part of the review, analysis, and reporting.

In some cases, we may contact you to clarify your response.

Source of Your Personal Data

We collect your personal data directly from you.

Legal basis of processing

We process your data because it is necessary to carry out a task in the public interest; specifically, gathering views to inform government policy. We will use your information to understand public and stakeholder views on access to banking services and to inform policy development and decision-making.

If you share sensitive information (for example, health or criminal data), we may process it where needed for reasons of substantial public interest.

Who we share your responses with

We may share your data with members of the Access to Banking Services Review, individuals directly involved in delivering the Access to Banking Services Review, HMT staff, Ministers, other public bodies, and other officials where it is relevant to their involvement in the review or subsequent policy development.

We may publish summaries or quotes from responses, but we will take reasonable steps to anonymise this information before publication.

Personal data within your responses may also be disclosed where required by law or if there are safeguarding concerns or risks to you or others.

If you want your response to be treated as confidential, please explain why. We will take this into account but cannot guarantee confidentiality in all cases.

International Transfers

Your personal data will not be transferred to an international recipient during this activity.

How long we will hold your data (Retention)

We will retain your personal data only for as long as necessary to fulfil the purposes for which it was collected; in this case for the duration of the review and up to 1 year after completion of related policy development. Anonymised responses will be retained indefinitely.

Artificial Intelligence

We use Artificial Intelligence (AI) tools to support our work and improve efficiencies in departmental functions. These tools assist staff with tasks such as summarising documents, drafting content, searching records, and analysing data. In some cases, this will involve processing personal data.

The AI tools are securely hosted and we take appropriate steps to assure our use of AI meets relevant data protection requirements and ethical professional standards. Our use of AI does not replace human judgement and is not used to make automated decisions.

Automated Decision-Making and Profiling

This activity does not involve automated decision making or profiling. This means that decisions which may affect you are not made solely by automated means without human involvement, and your data is not subject to analysis intended to evaluate or predict aspects such as your behaviour, preferences, or interests.

HM Treasury contacts

This document can be downloaded from www.gov.uk

If you require this information in an alternative format or have general enquiries about HM Treasury and its work, contact:

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