Chris Coghlan MP
Member of Parliament for Dorking and Horley
House of Commons, London SW1A 0AA

LINK Scheme Ltd (Cash Access Request)
Central House
Otley Road
Harrogate
HG3 1UF

By email
Our Ref: CC18538

17th November 2026

Dear LINK Cash Access Team,

Request for review: Horley cash access assessment, 21 October 2026

Thank you for recognising Horley's need for additional cash provision. As Member of Parliament for Dorking and Horley, I request a review of the recommendation for "Increased Capacity at an Assisted Cash Service", drawing on the further journey evidence and local circumstances below. I ask LINK to reconsider whether a full banking hub would better meet the needs identified.

We recognise that this assessment concerns cash access, not broader banking services. Our request concerns accessible cash deposits and withdrawals, including appropriate assistance, for residents and businesses.

1. Practical journeys to alternatives

The assessment quotes 11 minutes to Barclays in Redhill. The accompanying Google Maps itinerary shows a 21-minute journey from Horley High Street to the branch, including walking but excluding waiting time. Please clarify how the assessment's figure was calculated and whether it includes access to and from the stations.

The remaining Post Office on Lee Street also requires a separate journey from the retail centre. Please consider the practical accessibility of these alternatives, including the additional travel time and costs over and above travel to residents' nearest retail areas, when assessing how far they compensate for the loss of town-centre provision.

2. Remaining provision and assistance needs

Nationwide's six-day opening is welcome, but its deposit facilities serve only its own customers. Following the town-centre Post Office closure, the existing shared deposit provision is a single machine in Iceland, subject to supermarket opening hours and unable to accept coins. A replacement town-centre Post Office counter service has not been guaranteed.

We have confirmed that the withdrawal-only ATM at the former Morrisons Daily remains operational and acknowledge that its inclusion in the assessment is correct; it does not, however, replace the deposit service lost with the Post Office.

These limitations particularly affect cash-taking businesses needing to deposit notes and coins, and residents who need assistance or face mobility barriers, financial vulnerability or digital exclusion. Please explain how these needs have informed the proposed remedy.

Email: chris.coghlan.mp@parliament.uk

3. A service for the wider community

Horley also serves residents and cash-taking businesses in Salfords, Sidlow and surrounding villages. We recognise that some may have more convenient alternatives elsewhere, but ask how demand from those who rely on Horley has been taken into account. The ONS figures cited in the supporting evidence show that Horley's built-up-area population grew by around 9% between the 2021 Census and the 2024 estimate. Based on the government's revised housing targets in the new NPPF and the Gatwick Airport expansion DCO, it is reasonable to predict this trend will continue.

We welcome the proposed provision of notes and coins and trained assistance. In identifying the service's capacity needs and opening hours, please explain how this growth and any predictable changes in demand for cash access services have been taken into account, alongside the needs of the wider community Horley serves. How will the service's location, once determined, and the proposed minimum of 15 assisted hours per week meet those needs?

4. Understanding the choice of remedy

The recent banking hub recommendations for Henley-on-Thames and Stamford provide useful comparisons. Both assessments record a remaining Nationwide and a central Post Office; Stamford also retains Santander. We recognise that both towns have larger recorded retail counts and that their circumstances differ. Against the limitations of Horley's remaining provision described above, which factors were decisive in recommending banking hubs in those towns but a different remedy here?

Journey-time comparisons would also help explain the decisions. Henley's assessment quotes 22 minutes to its alternative facility. Stamford's quotes 60 minutes to Oakham Banking Hub, although the station-to-station rail journey is approximately 13 minutes. Please explain whether these figures and Horley's quoted 11 minutes use a comparable basis, including transport mode, walking and any waiting-time allowance. We do not suggest that station-to-station train times alone adequately measure accessibility in any of these cases.

All three recommendations specify the same minimum cash services and assisted hours. Please explain the practical differences between the delivery models and why the proposed arrangement is considered sufficient for Horley.

Please reconsider whether the proposed service in Horley will adequately address the significant impacts of the local deficiency, or whether a full banking hub would better do so.

The Access to Banking Review and the Government's commitment to protect essential face-to-face banking provide a timely wider context, while this request remains grounded in the existing cash-access framework. I would welcome a site visit and discussion with local residents, councillors and businesses to support the review.

Yours sincerely,

Chris Coghlan

Chris Coghlan MP

Appendix: Supporting evidence

Horley cash access assessment, 21 October 2026 - request for review

A. Actual journeys and costs

Ref.	Document / link	Relevance
A1	Google Maps: Horley High Street to Barclays, 80–84 Station Rd, Redhill - Google Maps. Dated screenshot 17/11/2026	Displayed 21-minute itinerary by train including walking legs, excluding waiting time, versus LINK's quoted 11-minute station-to-station figure.
A2	Rail fare screenshot, Horley–Redhill National Rail. Dated 17/11/2026	£2.80 standard off-peak single; £5.60 aggregate return.
A3	Google Maps: Horley High Street to Barclays, 80–84 Station Rd, Redhill - Google Maps. Dated 17/11/2026	Displayed 35-40min itinerary by bus including walking legs, excluding waiting time.
A4	Bus fare link and fare cap - metrobus.co.uk.	Longer bus journey; £3 single cap, £6 adult round trip (cap confirmed to December 2026).
A5	Google Maps: Horley High Street to Lee Street Post Office, 7 Meath Green Ln — Google Maps. Dated 17/11/2026	Practical access to remaining Post Office, 12 minute itinerary by bus including walking legs, excluding waiting time versus 20 minute walk versus 0.8-mile straight-line distance in assessment.

B. Changes in local provision

Ref.	Document / link	Relevance
B1	Confirmation of town-centre Post Office closure. Post Office consultations	Context for lost town-centre deposit provision (not listed as remaining in the assessment). Replacement is not guaranteed. .

C. Wider community, growth and practical need

Ref.	Document / link	Relevance
C1	Map: ONS adult population estimate 2024 of **22, 614** (total pop. +9% since 2021 census) and excluding catchment area communities served by Horley. Horley	Evidence of population growth and potential demand from surrounding communities inc. Charlwood, Hookwood, Salfords, Sidlow, Smallfield and Burstow. The built-up-area population and wider catchment are not directly equivalent to LINK's defined Local Area; clarification is requested on how these Catchment Area demands were considered.