

Jane Hutt AS/MS
Ysgrifennydd y Cabinet dros Gyfiawnder Cymdeithasol, y
Trefnydd a'r Prif Chwip
Cabinet Secretary for Social Justice, Trefnydd and Chief Whip



Llywodraeth Cymru
Welsh Government

Eich cyf/Your ref P-06-1335
Ein cyf/Our ref JH-/10468/24

Carolyn Thomas MS
Chair - Petitions committee

20 December 2024

Dear Carolyn,

Thank you for your letter of 6 December asking for an update on my recent meeting with Mencap Cymru. I had a very positive meeting with Mencap Cymru on 27 November, where we discussed issues raised in the debate on 23 October.

There is significant overlap between those who rely on cash and those who need face to face support for their banking needs. This population will often be the most vulnerable, including elderly and disabled people and those who are digitally excluded.

The provision of digital only payment routes with no option to use cash as a payment method also raises potential equality of treatment issues. There are risks that a cashless requirement could indirectly discriminate against persons from certain protected characteristics. This has been discussed in the Disability Rights Taskforce and may be included in the forthcoming Disability Rights Action Plan.

The establishment of the Disability Rights Taskforce, set up in direct response to the Locked-Out Report, shows the important progress we have made in listening to and working with disabled people to remove the hurdles they continue to face every day. The Taskforce's ten thematic working groups brought together over three-hundred and fifty external stakeholders and over two-hundred policy leads from across government to produce high quality recommendations.

These recommendations are being used to develop a Disability Rights Action Plan, which will include the outcomes needed to create long-term positive change for disabled people, putting the Social Model of Disability at the heart of our vision for Wales.

All Welsh Government teams will contribute to achieving the vision, through delivering the actions and changes we need to see. The Disability Rights Action Plan will be consulted upon in the early Spring 2025.

Bae Caerdydd • Cardiff Bay
Caerdydd • Cardiff
CF99 1SN

Canolfan Cyswllt Cyntaf / First Point of Contact Centre:
0300 0604400

Gohebiaeth.Jane.Hutt@llyw.cymru
Correspondence.Jane.Hutt@gov.wales

Rydym yn croesawu derbyn gohebiaeth yn Gymraeg. Byddwn yn ateb gohebiaeth a dderbynnir yn Gymraeg yn Gymraeg ac ni fydd gohebu yn Gymraeg yn arwain at oedi.

We welcome receiving correspondence in Welsh. Any correspondence received in Welsh will be answered in Welsh and corresponding in Welsh will not lead to a delay in responding.

Whilst financial inclusion is a key social justice issue and is devolved, financial services is a reserved matter. Within this context, Welsh Government works closely with the Financial Conduct Authority (FCA) and sector funded organisations e.g. LINK to ensure that FCA rules on access to free-to-use cash points and access to free-to-use cash services are maintained throughout Wales.

Welsh Government supports the roll out of shared banking hubs and directly supports credit unions to provide access to ethical lending and credit in Welsh communities.

As well as offering suggestions to Mencap on organisations they may wish to contact, I agreed at the meeting to meet Mencap again in the New Year, when we can take the various issues forward. I also provided relevant Cabinet Secretaries with a note of the meeting so they may see issues which were raised within their portfolio.

I hope you find this information helpful.

Yours sincerely,

A handwritten signature in black ink that reads "Jane Hutt". The signature is written in a cursive style with a long horizontal stroke above the first letter of "Jane".

Jane Hutt AS/MS

Ysgrifennydd y Cabinet dros dros Gyfiawnder Cymdeithasol, y Trefnydd a'r Prif Chwip
Cabinet Secretary for Social Justice, Trefnydd and Chief Whip