



On 21/08/2025, LINK completed an assessment of cash access in Southend-on-Sea, SS1 1LH.

This assessment was done because a cash access facility, the branch of The Co-operative Bank at 40 London Road, Southend-On-Sea, SS1 1NW is changing the way it delivers services to its customers.

The branch will change its opening hours from 05/01/2026.

Defining the Local Area

To see if there is a gap in cash access services, we need to define the local area we are assessing. We do this by mapping the area, deciding if it's urban or rural, and seeing how many people and businesses would be affected by any gap.

For this assessment, the local area is Southend-on-Sea. We've checked:

- Where the people and businesses most affected by any gap are located.
- What cash access services are still available within a 1-mile radius of where at least 95% of the area's residents live.

How we do the assessment

The assessment we undertake is in three steps:

Step 1: We check the cash access facilities within a 1-mile (urban) or 3-mile (rural) radius of the local area and identify the services available.

Step 2: We assess the potential impact of any actual or proposed closure and any gaps we've found.

Step 3: Using the outputs from Step 2 we identify any extra cash access services needed to address the gaps, and we recommend what's reasonable to put in place to lessen the impact on people and businesses.

You can find out more about our process [here](#).

Outcome of this assessment

In this case our assessment process stopped at Step 1, and we are not recommending the provision of any new cash access services in Southend-on-Sea at this time.

This is because our assessment shows there are already cash access services and facilities which are suitable for the needs of the local area.

The facilities include:

- Free cash deposit and withdrawal services for personal current accounts.
- Cash deposit and withdrawal services for business accounts that allow for a reasonable mix of notes and coins to be deposited or withdrawn.
- A Post Office.
- A Bank Branch.
- A Building Society Branch.



- A Withdrawal ATM.

We know how important it is for people to be able to deposit and withdraw cash. We want to make sure everyone can access and manage their money easily and you can use our [Cash Locator tool](#) to find out more about the cash access services near to you.

Requesting a review of our Cash Access Assessment

We'll review our cash access assessment decision if you ask us to but only in these circumstances:

- You have a good reason to care about fair access to cash services in your local area.
- You put your request in writing: e-mail: accesstocash@link.co.uk or write to:
Link Scheme Ltd (Cash Access Request), Central House, Otley Road, Harrogate,
HG3 1UF.
- You ask within 28 days of our initial decision.
- You provide new information that we didn't know about and that could change the result.
- You point out mistakes in our initial decision that could change the result.

We'll finish any review within twelve weeks, tell you what we have decided, and post the results on our website.