

Thank you for sight of the interim report. We are disappointed that the advantages of using a neutral shared banking facility, the subject of our submission of April 12, does not receive a specific mention alongside CABs whereas press reports have suggested post offices, with their obvious conflict of interest as a provider of a range of competitive financial services products, are a possibility.

Neutral shared banking outlets are currently the subject of investigation by the Treasury's Financial Inclusion Taskforce following an accepted recommendation of last year's Treasury Committee Financial Inclusion Inquiry and we would be pleased to provide detailed background, as we have to the Taskforce. The type of locations for which urban neutral shared banking outlets are entirely suited are the same as those with a high concentration of the financially excluded and otherwise financially unsophisticated-the primary target for a generic advice service.

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