

STATES OF JERSEY



USE OF CASH IN JERSEY

**Lodged au Greffe on 17th February 2026
by Deputy M. Tadier of St. Brelade
Earliest date for debate: 10th March 2026**

STATES GREFFE

PROPOSITION

THE STATES are asked to decide whether they are of opinion –

that people in Jersey should have a right and expectation to be able to pay for in-person purchases of goods and services using cash and to request the Council of Ministers –

- (a) to take the necessary steps to ensure that from January 2028, businesses selling in-person goods and services must accept cash, unless they are exempt according to a list of reasonable exemptions to be developed by the Council in consultation with stakeholders; and
- (b) to bring forward a policy paper on the long-term plans for access to cash and cash usage in the Island, including examination of the fees banks charge for depositing or withdrawing cash, to be presented to the States Assembly by March 2027.

DEPUTY M. TADIER OF ST. BRELADE

REPORT

The question for policymakers worldwide is not “Should we go cashless?” but rather: “How do we ensure no one is left behind as we modernize?”¹

It is important to make this point early on. This is not some kind of Canutish proposal to hold back the tide of digital progress. Rather, it is to ensure that as we transition at ever increasing speed into a digital economy, and a potentially cashless one – that no one is left behind; it is also to make sure that Jersey has a *plan* to ensure that people have a choice.

In my research for this proposition, I came across above an article. Its author, Sofia Sadiq, explains ‘*Protecting cash is not anti-tech — it's pro-choice. [It is about ensuring] that digital expansion doesn't come at the cost of inclusion.*’

As the body of this report will show, in Europe, the status of cash is something that has preoccupied the minds of bankers, legislators and consumers for some time now. And so is both a local and international context to what is being asked for in this proposition.

Locally, nationally, and internationally, as some countries head inexorably towards a cashless society, the question has turned to whether this is inevitable, whether it is desirable and, if it is, what involvement the State should have in that transition. A further important question for the state, if not for businesses, is about how to make sure that this move towards greater ‘cashlessness’ does not prevent some members of the community from participating economically.

Sports Centres Debate

In March 2024, the States Assembly debated an amended version of P.10/2024², which read as follows:

THE STATES are asked to decide whether they are of opinion –

- (a) to request the Minister for Infrastructure to reintroduce the ability for members of the public to pay in cash at Government run sport facilities **that have previously accepted cash payments** by June 2024; and
- (b) to request the Council of Ministers to review current and **planned** Government policies regarding cash payments across all **relevant** departments and facilities by June 2024, to ensure that Islanders are not being unfairly disadvantaged or prevented from accessing services.

(Fig.1)

In her accompanying report to P.10, Deputy Lucy Stephenson said,

‘In the increasingly digital world the vast majority of people have no problem with paying by card or on their phones. There are, however, still those in our community who need or want to use cash.

¹ [Cash Protection Laws in Europe: A New Benchmark for Payment Freedom? - July 16, 2025](#)

² [p.10-2024-amd.pdf](#)

Making efficiencies... should not be at the expense of fairness and accessibility, especially for vulnerable members of our community'

Deputy Stephenson further noted, "There are a number of reasons why cashless policies are potentially problematic:

Accessibility

Cashless policies are more likely to negatively impact the more vulnerable in society, potentially alienating the elderly and impacting on children who do not yet use bank cards or digital banking themselves. Members of the community with special needs have also been impacted

Cost of living

The Jersey Opinions and Lifestyle Survey showed that 1 in 3 households had difficulty coping financial during 2023. Excluding people from using cash risks alienating those trying to budget in this way.

Financial exclusion

There are some members of society who are unable to open bank accounts [and] some members of our community may not want to leave the digital trails which card which card payments create, for example, if they are suffering domestic abuse, financial control or otherwise."*

The debate of P.10/2024

During the debate of P.10/2024, it was made clear that in Jersey, there is currently no obligation for a Jersey business/shop to take cash. This was clarified in the following exchange:

12.2.10 Deputy K.F. Morel: *I would like to start with a question to the Solicitor General if possible, please. I always like to liven up the debate with a question to the Solicitor General. Are there currently any laws, rules, regulations, which require any establishment, whether Government or otherwise, to accept cash or to take cash? This is a general question*

Mr. M. Jowitt, H.M. Solicitor General: *I can answer that very shortly. The answer is no. Just to clarify, this is purely a policy consideration. It is not a legal one. Businesses, generally speaking, are free to, when they contract with a customer, to agree what method payment will take, so a standard contractual approach.*

The rhetorical question was then raised by Deputy Morel about whether we, in Jersey, needed to legislate to protect acceptance of cash:

Deputy K.F. Morel: *Thank you to the Solicitor General for his answer, which was what I thought the case was in Jersey. I will be supporting the proposed amendment, but in the main for very different reasons to any that have been provided here. I will go into that in the main debate on the proposition. **But I do agree that a review is not necessary and quite simply I think a better proposition, rather than the one before us, would be one to make it effectively a law that cash has to be accepted by places, because I do***

believe we are talking about human rights here, and I will get ready for part 2. Hold your breath because I will bring that up in the debate on the main proposition.

12.3.2 (later in the debate) –

Deputy K.F. Morel: I do wonder - and I will be thinking about it myself - whether we need a proposition to enshrine the kind of right to cash transactions in Jersey because what I have heard from the Minister for Treasury and Resources is that there is a slippery slope, that basically the desire by Treasury and others to not have to put up with cash, to be cheaper, to be quicker, to be more efficient, will rob us as a result of a fundamental human right and that is the right to privacy, freedom and autonomy.³
– States Hansard 19.03.2024

The proposition was passed unanimously, 41 votes in favour.

Sleepwalking to a point of no return?

The idea of a ‘slippery slope’ is one that is mirrored elsewhere in wider debates about whether some countries are *sleepwalking* to a cashless society. Chair of the UK Parliament Treasury Select Committee, Dame Meg Hillier, whose Committee completed its own review into Cash Usage in the UK (see below) warned on 30 April 2025 that ‘*As a society, we must avoid sleepwalking into a situation where cash is no longer widely accepted. The Government needs to take this seriously.*’⁴

One of the questions that preoccupied me when we were doing our own review was *the point of no return*. During our own Scrutiny Review, this is a question I put to the Minister for Economic Development:

Deputy M. Tadier: ‘...is there a valid argument that says actually Government needs to intervene to stop that critical point passing where there is no choice left for consumers?’

The Minister for Sustainable Economic Development:

‘At the moment, I think we are in a place where enough businesses are accepting cash for it not to be a problem and not to need to regulate. But there may come a point where if we are heading towards 100 per cent of businesses are accepting only electronic payments, then we might want to say ... because we know there are people in this society who want to use cash, who prefer using cash for very good reasons, that they need to be protected in that way.’

Deputy M. Tadier: ‘Is there not a risk about Government intervening too late in that process? Because if you intervene when 90 per cent of businesses have gone cashless, that is presumably much more disruptive in order to implement that’

The Minister for Sustainable Economic Development: ‘You are absolutely right.’⁵

⁴ [Risk of ‘two-tier society’ if Government does not act on cash acceptance - Committees - UK Parliament](#)

⁵ [Transcript-Acceptance-of-Cash-Payments-Review-Minister-for-Sustainable-Economic-Development-17-September-2024.pdf](#)

Domestic Abuse – Cash use and acceptance can be ‘a matter of life and death’.

Another issue mirrored in the Select Committee’s findings is the effect that cash refusal can have on victims of domestic abuse (I am particularly grateful to Deputy Stephenson for highlighting the area as it is something that can easily be overlooked in the arguments put forward around accessing cash and mandating cash use).

In the UK, the Treasury Select Committee published its own report called [Acceptance of Cash](#). One of the report’s sections focuses on Economic Abuse.



(Fig.2)

In the UK, Economic abuse is defined as a form of domestic abuse, as set out in the Domestic Violence Act 2021. The 2021 Act defines economic abuse as “any behaviour” by a domestic abuser that has a “substantial adverse effect” on their victim’s ability to “acquire, use or maintain money or other property” or “obtain goods or services.”

Section 44 of the Select Committee report explains why being able to pay for goods and services for victims of abuse can be a vital lifeline:

*‘Victims and survivors of economic abuse may rely on cash to survive and to escape their abusers. Surviving Economic Abuse (SEA), a charity dedicated to raising awareness of economic abuse, stated how important physical cash is to victim-survivors of economic abuse. [They] told us that “I do not think that [the Government and others] have a full understanding of individuals’ needs to access cash [in] particular, **victims and survivors of economic abuse, and domestic abuse more widely, are dependent on cash for their safety and survival.**” Cash “is a means for [victim-survivors of abuse] to escape an abuser, especially when that abuser can track them through a bank account” and that “[people] also do not know how vastly prevalent this is [...] [we] released findings just last week that showed that **4.1 million women in the UK have experienced” economic coercive control or abuse from a partner or ex-partner.**’*

In section 52, the Select Committee turned to the central issue of whether businesses should be legally required to accept cash.

We raised the issue of whether cash acceptance should be mandated for essential services. Attendees told us “that cash should be widely accepted by businesses as perpetrators would learn where outlets accepting cash were and go there if there were only a few doing so.” One attendee said cash “has to be accepted everywhere. Once you start categorising it, perpetrators are going to start learning where those places are.” They also stressed that “places that might not be considered ‘essential’ can provide a safe space, such as a bar where someone could temporarily flee to escape their abuser.”

The EIA Panel’s Scrutiny Review

In Spring of 2024, the Economic and International Affairs Scrutiny Panel launched a review

On 4 February 2025, The Economic and International Affairs Scrutiny Panel published its [Acceptance of Cash Payments Review, S.R. 1/2025](#). This was the culmination of six months of work, which included a public survey, outreach work, site visits, written submission and public hearings. In total, [133 written submissions](#) were received.

The online survey received **2657** responses and a further 39 were completed by paper. This is a significant number of responses for a scrutiny review, which reflects the interest in this subject.

It is important to highlight that the survey results cannot be identified as statistically representative given the self-selecting sampling technique used, and the Panel acknowledges the possibility of bias in the sample as extremely high. This is attributed to those most likely to take part being those who have a particular interest or strong views on the subject. The full results of the Panel’s survey can be found [HERE](#), however some of the key findings were are follows:

2672 people answered the question,

Should the Government of Jersey introduce legislation or safeguarding measures regarding acceptance of cash payments?

Yes	69.1%
No	19.9%
Not sure	11%

However, when asked a slightly different question – ***To what extent do you agree that businesses should be required to accept cash*** – the percentage of those agreeing or agreeing strongly rose to **83%**.

Do you agree or disagree that the Government of Jersey introduce legislation or safeguarding measures regarding acceptance of cash payments in the following areas? Please leave blank if unsure						
Answer Choices	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree	Response Total
All payments in cash should be accepted	6.61% 176	5.00% 133	5.19% 138	19.47% 518	63.74% 1696	2661

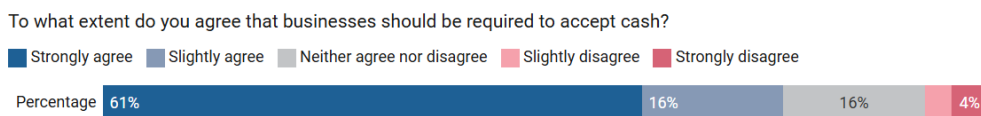
(Fig.3)

It is acknowledged that whilst the Panel’s questions were designed to be as impartial as possible, the survey was self-selecting – meaning responses were likely to come from those with strong view, one way or another.

This result is supported by the results of this year’s Jersey Opinions and Lifestyle Survey (JOLS), published in Q4, 2025.

To the question, *to what extent do you agree that businesses should be required to accept cash?*, 77% agreed strongly or slightly, with only 7% slightly or strongly disagreeing – 16% were unsure.

Figure 5: Three-quarters of adults agreed that businesses should be required to accept cash



Source: Statistics Jersey • [Get the data](#) • [Download image](#) • Created with [Datawrapper](#)

Overall, more than three-quarters (77%) of adults agreed that businesses should be required to accept cash. This decreased to half (53%) of adults who never carry cash.

(Fig.4)

This suggests that there is strong support for strengthening consumer rights around the ability to use cash.

In terms of how often consumers who wanted to use cash had been unable to use cash locally due to it not being accepted, 44 % of respondents to the EIA Scrutiny survey said that this had happened to them either **frequently** or **very frequently** (see **fig. 5**).

How often have you experienced the following? Please leave blank if unsure						
Answer Choices	Very infrequently	Infrequently	Neither frequently or infrequently	Frequently	Very Frequently	Response Total
There have been times that I have wanted to pay in cash but this has not been accepted	18.44% 476	20.06% 518	17.35% 448	36.60% 945	7.55% 195	2582
There have been times that I have wanted to pay digitally but this has not been accepted	51.09% 1287	27.07% 682	17.27% 435	3.57% 90	0.99% 25	2519
					answered	2602
					skipped	94

(Fig. 5)

Furthermore, our scrutiny report gathered evidence on opinions about *how* government might legislate in this area. This can be found on pages 84-85 of the report.

‘During the course of the Review, discussion arose regarding if the safeguarding or legislation protecting acceptance of cash be introduced, whether all instances of payment would be included, or if this would be targeted to “essential services”. Those taking part in the Panel’s survey were clearly of the opinion that acceptance of all payments in cash should be safeguarded, with 83% agreeing with this statement, compared to 13% if based on the amount being paid or 10% if based on sector.

S.R.1/2025

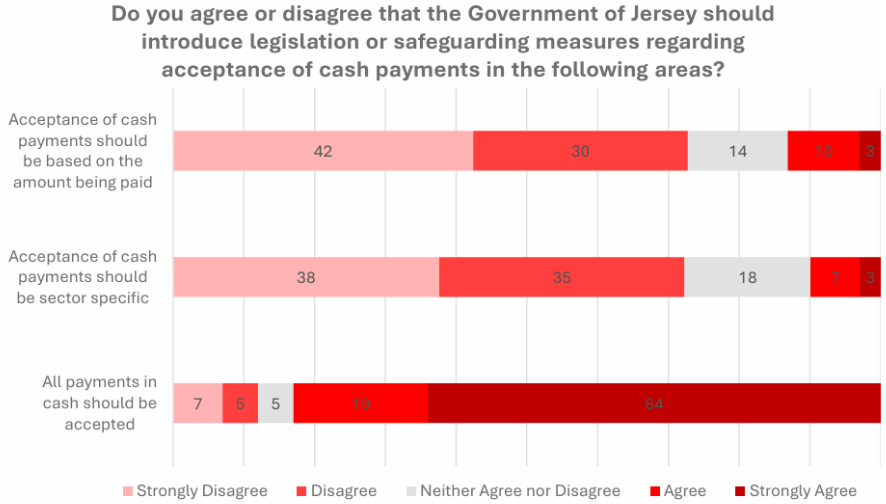


Fig.24 Should Government introduce legislation or safeguarding measures regarding the acceptance of cash payments (by amount paid, sector or all payments)

The resultant Finding and Recommendation of this section were as follows:

KEY FINDING 32: There are calls for acceptance of cash payments to be safeguarded in Jersey, with some believing that acceptance of cash payments should be mandated through legislation. Those calling for legislative or

safeguarding measures were generally of the opinion that these should be introduced for all cash payments, and there was a belief by some that essential services already met this need without further intervention. The view that all public service provisions should accept cash payments was also raised, and although this is largely the case, instances of refusal and uncertainty on amounts accepted have been identified.

RECOMMENDATION 6e: As part of the formation of an acceptance of cash payments strategy, the Minister for Sustainable Economic Development should identify actions to ensure the acceptance of cash payments by providers of essential services.

This recommendation was ‘partially accepted’ in the [Ministerial Response, \(S.R. 1 Res.\)](#)

6e	As part of the formation of an acceptance of cash payments strategy, the Minister for Sustainable Economic Development should identify actions to ensure the acceptance of cash payments by providers of essential services.	MSE D	Partially accept	This is not current Government Policy but the Minister for Sustainable Economic Development will continue to monitor the acceptance of cash across providers of essential services and will take action if market failures are identified.	N/A
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The Risks of the ‘Do Nothing Approach’

Despite Deputy Morel’s robust comments during P.10/2024 debate that *‘a better proposition, rather than the one before us, would be one to make it effectively a law that cash has to be accepted by places’*, it remains the official policy position of Minister Morel, and the Council of Ministers (CoM) more widely, that a laissez-faire attitude to cash usage is the current policy.

In response to Recommendation 6, that CoM should *form a clear policy and subsequent strategy on Government of Jersey actions regarding the acceptance of cash payments and digital inclusion*. The Government’s line to date is that this is not necessary and *‘that businesses should be free to choose their preferred payment methods.’*

6	The Minister for Sustainable Economic Development should undertake work with Ministerial colleagues to form a clear policy and subsequent strategy on Government of Jersey actions regarding the acceptance of cash payments and digital inclusion. This should be	MSE D	Reject	This is not considered necessary as Government Policy remains that businesses should be free to choose their preferred payment methods. As with other jurisdictions, we have seen a general trend in customer preference towards digital payments over the use of cash. Legislation is in place to ensure customers can make informed decisions and are advised of any additional costs associated with their preferred payment method.	N/A
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	Recommendations	To	Accept/ Reject	Comments	Target date of action/ completion
	published no later than 31st December 2025.				

This is a risky position to take. It might sound comforting that government says they ‘will continue to monitor the acceptance of cash across providers of essential services and **will take action if market failures are identified.**’ As stated earlier, it might be too late by that point, and it will certainly be more difficult to mandate cash acceptance, partially or more fully in the future, once a large minority or even the majority of businesses have already gone cashless.

The Swedish Example

Sweden’s rapid move towards a cashless society serves as both an experiment and a cautionary tale. Sweden FINTECH and the adoption digital payments. The country also has a very tech-savvy population. However, the speed of this change has brought unintended problems, along with benefits, as explained below.

‘On one hand, the benefits are clear: reduced costs associated with cash handling, increased transaction speed, and heightened security against theft. [...] However, the path to a fully cashless economy is not devoid of pitfalls [...]

The rapid transition could alienate vulnerable groups, particularly the elderly and those without access to smartphones or reliable internet services. In a country where 90 percent of the population owns a smartphone, it is easy to overlook those who may be left behind. The government’s push toward digital payments must balance the desire for innovation with the need for inclusivity.⁶

The other result of this digital uptake is that Sweden, has seen a marked decline in the use of cash. Many bank branches in Sweden now refuse to handle cash, many retailers are accepting cashless payments only, and even some basic services will not take cash (for example, hospitals have refused cash payments from patients).

*‘In addition, the potential lack of a non-digital fall-back system in case of system failure is perceived as a real risk. Some of these developments have led to a strong negative reaction among sections of the population and prompted discussions among politicians of all parties aimed at finding legislative solutions’.*⁷

What does the Bank of Sweden (The Riksbank) say?

On 21 January 2026, at a seminar in the Riksdag (the Swedish parliament), Deputy Governor Aino Bunge, emphasised the need for regulation to protect the status of cash.

⁶ [The Cashless Society: How Sweden is Paving the Way for Digital Currency Adoption | EconExplain - Understand the Economy, Empower Your Future](#)

⁷ [Guaranteeing freedom of payment choice: access to cash in the euro area](#)

She said, "*The Riksbank has long taken the view that **shops selling essential goods should be obliged to accept cash**. It is therefore very positive that the inquiry presents proposals that are in line with this.*"

This statement followed on from an inquiry into cash that was presented in December 2024, which included proposals that retailers selling food and pharmacy products should be obliged to accept cash.⁸

This message was reiterated a few months later by the Governor of the Riksbank, Erik Thedéen, reported in an article the Nordic Times headed, '**Riksbank urges Swedes: Pay with cash**'.⁹

"The Riksbank also believes that it must be possible to pay in cash for essential goods, such as food, fuel and medicines, in the future as well". It continues, 'cash remains an important payment option, not only for contingency reasons - but also for people who, for various reasons, are unable or unwilling to access digital services.'"

They also advise, "*Keep small denominations of cash at home to cover a week's worth of essential purchases. Use cash at regular intervals. Shops and banks need to see a demand for them to continue accepting them*"

The Riksbank also makes related recommendations that would also be potentially relevant and welcome in the Jersey context:

- 1) *'That the major banks must take greater responsibility for offering cash deposits and exchange services to traders.'*
- 2) *For everyone to be able to pay, banks need to ensure that more people have access to a payment account. In addition, payment services need to be customised according to the needs of different consumers. Too many people are excluded from the digital payments market.*¹⁰

The Situation in France

La Banque de France considers 'the acceptance of cash' as *the first pillar of the National Cash Management Policy*. It notably ensures that banknotes are accepted as legal tender and that they remain a secure and lasting means of payment.

This means that cash is legal tender in France and it is a criminal offence to refuse it in a transaction, although there are exceptions. The fact that cash is legal tender guarantees that everyone has the freedom to choose how they wish to pay. Euro banknotes and coins must therefore be available to the public at all times **and universally accepted**, as they are often the only means of payment possible for the most financially vulnerable. The Banque de France provides a banknote and coin supply and collection service for private individuals free of charge.¹¹

Compliance with the law

⁸ [Aino Bunge: Legislation needed to protect the status of cash | Sveriges Riksbank](#)

⁹ [Riksbank urges Swedes: Pay with cash](#)

¹⁰ [Everyone shall be able to pay](#)

¹¹ [The Banque de France guarantees cash acceptability](#)

The Banque de France explains that: *when a refusal is reported, the Banque de France first sends a warning letter to the establishment or retailer that was in breach of its obligations. If no progress is made, the DGCCRF (Directorate General for Competition Policy, Consumer Affairs and Fraud Control) may step in and issue an official complaint and hand out a fixed fine of €150. Numerous cases were reported during the Covid-19 pandemic when cash refusal signs were displayed. Upon receiving warning letters from the Banque de France, the signs were removed. **Very few fines are currently handed out as the intervention of the Banque de France usually suffices.***¹²

I would contend that from the French experience, mandating cash usage should not be seen as the barrier to business or red tape as some would seek to portray it, but rather a signal that the commercial sector is ‘open of business’ and open to all, whether they want to pay by cash, card or phone. A business accepting cash from a tourist or a local is still being paid and for that customer, that might be the difference between them being included or excluded.

The European Central Bank Position

What does the European Central Bank say about consumers’ right to use cash?

Euro banknotes and coins are legal tender in the euro area. This means that shops and businesses are generally obliged to accept cash if people want to pay using it. Public authorities and service providers must also accept cash, unless otherwise stipulated by law.

The European Commission has [proposed a Regulation](#)¹³ that would clarify the obligation to accept euro banknotes and coins in EU law. The proposal also defines the few cases where cash payments may be refused, for example if the business does not have sufficient change, or if both parties have, prior to the payment, agreed on a different means of payment.

We welcome the Commission’s proposal for a Regulation on the legal tender of euro banknotes and coins. In the ECB’s Opinion on the matter, we [express our concerns](#)¹⁴ that the status of euro cash as legal tender would be jeopardised if the number of shops and businesses no longer accepting payments in cash (for example via the use of “no cash” signs at shop entrances) increases further. This is why the ECB is calling for a clear prohibition of these practices in the Regulation.

Like the Riksbank and La Banque de France, The ECB is also quite clear on supporting action to give meaning to cash euros as legal tender.

‘The ECB and the national central banks of the euro area are committed to making sure that cash remains widely available and accepted. We therefore welcome the European Commission’s proposal for a new EU Regulation to strengthen the legal tender status of euro cash. The proposal aims to ensure that access to and acceptance of euro banknotes and coins is legally guaranteed throughout the euro area.’¹⁵

The Rest of the World

¹² Ibid.

¹³ [Clarifying the legal tender status of euro banknotes and coins](#)

¹⁴ [C_202301355EN.000101.fmx.xml](#)

¹⁵ [Access to and acceptance of cash](#)

In addition to the countries and institutions mentioned above, other countries have taken tangible steps to protect consumer rights in this area:

- **Belgium:** shops and other businesses have been required to accept cash since measures were approved by the Federal Government in February 2024.
- **China:** for all the sophistication of digital payments in China, it has been estimated that 150 million plus Chinese citizens do not participate in such payments. This explains why the Peoples Bank of China compels all businesses to accept cash. In 2022, entities fined for non-compliance included heating companies, parking lots, insurers, restaurant chains and supermarkets.
- **Denmark:** legal measures have been in place since 1984, introduced specifically to ensure there is competition with card transactions.
- **Irish Republic:** in 2024, the government announced a number of businesses would be compelled to accept cash.
- **Netherlands:** mandatory cash acceptance was adopted by the House of Representatives in Q4 2024. Final approval by the Netherlands Senate is expected on 4 February 2025.
- **Nigeria:** one of the first countries in the world to introduce a Central Bank Digital Currency, this innovation does not alter the legal position that all businesses must accept cash.
- **Norway:** In 2024, the legal measures already in place were strengthened. All retail businesses must now accept cash payments.
- **Slovakia:** since 2023, everyone in Slovakia has the constitutional right to pay for the purchase of goods and services in cash. One of the reasons for this change was to protect against the EU-wide imposition of a Central Bank Digital Euro to replace fiat cash.
- **Spain:** in 2022, legislation came into force requiring businesses to accept cash for transactions up to 1,000 Euros.

In the **United States**, eight states and numerous cities have passed laws compelling businesses to accept cash.¹⁶

The ‘Choice Dilemma’

It quickly becomes apparent when thinking about it for any amount of time that it is not possible for both the consumer and the seller to have choice about the method of payment in any given transaction. Either a shop accepts cash or it doesn't. As we have established early on, in Jersey, a shop is not obliged to accept cash. Whilst a shopper *may* have the choice of going elsewhere, this is not always the case and, at any rate, is not really the point.

¹⁶ [Submission-Acceptance-of-Cash-Paymetns-Review-Payment-Choice-Alliance-24-January-2025.pdf](#)

Where the customer *is* to be given the choice (which is the position that all of our surveys show consumers want), it must come at the expense of the shop *losing* the choice to refuse cash.

It has to be one or the other. With this in mind, we need to apply the question about *harm*. *Which party is harmed most* in either scenario? Is it the elderly person, the partially-sighted person, the man without a bank account, the woman using cash to avoid economic abuse? Or is it the café owner who last year decided he prefers the convenience and efficiency of going cashless?

In considering this question, I think we need to put ourselves in the shoes of some of those people who either rely or strongly prefer using cash on a daily basis. This extract from the May 2025 of **The Big Issue** hit me quite hard.

*“CARD ONLY. NO CASH ACCEPTED,” a sign reads on the shop door. Most of us walk in without a second thought – we don’t carry cash anyway. But for some people, particularly vulnerable people, this cashless space shuts them out. It is another place they are made to feel unwelcome.*¹⁷

This feeling was also conveyed to the EIA scrutiny panel in its Cash Review and shown in its report, page 36:

Individuals who experienced a refusal of acceptance of payment outlined the embarrassment and frustration of not being able to make a payment through their preferred method, with some examples given that the business would not accept cash only at the till. Encouragement for adequate signage was highlighted as being needed, with agreement from the Chamber of Commerce that this was a good idea.¹⁸

There has been times where I have been embarrassed where cash payment was not accepted and I have had to either leave without making the purchase and other times using my debit card meant being in debt for a period of time where I was charged a bank fee.

The main frustration is when cash payments are refused by shops, cafes etc. The choice of payment method should be maintained, otherwise it becomes discriminatory and could prevent someone from accessing events or buying necessary provisions. Having to ask “do you accept cash?” is embarrassing and stressful.

18

In March 2025, I set myself the challenge of trying to rely on *Cash only* for one week. Clearly, it was not an *absolute* parallel situation to those who can only use cash – I did benefit from having a pre-loaded Avanchi (Bus) Card, for example – and all of my direct debits (phone, utilities) remained in place. However, the intention was clear – for 7 days, I would try to get by just using cash.

The experience was an eye-opener, and as I told one journalist shortly afterwards:

‘What it makes clear is that there are places where you are not welcome if you only use cash. The extreme example is the person who ends up huffing at me, making me feel as if I’ve done something wrong – but actually I’m just buying something off them.’

¹⁷ [UK risks 'sleepwalking into crisis' with cashless society](#)

¹⁸ Page 36, [S-R-1-2025-Acceptance-of-Cash-Payments-Review-Report 1.pdf](#)

This happened a well-known supermarket chain, and whilst it was not representative of their usual service, it did make me wonder if this is how people who routinely pay for their shopping in cash are sometimes made to feel.

I would certainly encourage any States Members, ahead of this debate, to set themselves the same challenge of doing a week of using *only cash*. It may change the way some view the subject.

Indirect Discrimination

Whilst it might be a moot point to argue that a retailer refusing cash *actually* constitutes discrimination, it is increasingly accepted that refusal to accept cash can be seen as *indirect indiscrimination*. In terms of the Discrimination (Jersey) Law 2013, we know that the protected characteristics are –

- (a) race;
- (b) sex;
- (c) sexual orientation;
- (d) gender reassignment;
- (e) age;
- (f) disability.

And that a particular practice may be considered indirectly discriminatory in relation to a subject's relevant protected characteristic if it would put a person with a protected characteristic at a particular disadvantage when compared with other persons who do not share the characteristic in question;

If it cannot be shown that the practice is a *proportionate means of achieving a legitimate aim*.¹⁹

Getting back to the philosophical (but also practical) question I asked earlier, around *harm*, this question is also touched on in article 7 (3) of the Law, which in defining whether a practice is 'proportionate' or whether its aim is 'legitimate', considers the following three matters:

- (a) *the nature and extent of the resultant disadvantage;*
- (b) *the feasibility of overcoming or mitigating the disadvantage; and*
- (c) *whether the disadvantage is disproportionate to the result sought by the person applying that provision, criterion or practice.*

What might this mean in practical terms?

A 75-year-old woman with dementia uses cash for all her shopping. She perhaps does not have a bank card – she keeps losing it, cannot remember her PIN, and visits the bank once a week to withdraw cash. She is refused service at her corner shop which has just decided to go *cashless*. Is going cashless to save the business owner money a legitimate aim? Yes. Is refusing some customers who rely on cash to make payments proportionate, perhaps not. The nearest shop which does accept cash might be outside the walking distance of the 75-year-old lady, who does not drive, due to another medical condition. At this point, the questions of *disadvantage and advantage* come into play.

¹⁹ Article 7, [Discrimination \(Jersey\) Law 2013](#)

In the case of this lady, the indirect discrimination in question might be on the grounds of age and/or disability.

However, a shop might make a ‘reasonable adjustment’ to those wanting to pay with cash by having a separate cash box under the counter, which can be accessed securely by a supervisor, for example.

On this subject, the aforementioned UK Select Committee report made the following conclusion and recommendation:²⁰

- At 119 (Conclusion): “...*Developing solutions to financial exclusion must include an examination of all potential options, especially where vulnerable groups face specific problems. For a significant minority of people, that risk entails not only inconvenience but partial exclusion from society. The cost will be borne by vulnerable minorities, including people in poverty, people struggling to escape domestic abusers and people with learning difficulties.*
- at 121 (Recommendation): “*The Department for Business and Trade, the Ministry of Housing, Communities and Local Government and HM Treasury must work together to challenge businesses and local government to set out how they are supporting financial inclusion, particularly for people who rely on cash due to their disabilities, in line with the Equalities Act 2010.*”

Again, in the Jersey context, the theme of individuals ‘feeling discriminated against’ was a recurring theme:

Discrimination

The Panel received views that non-acceptance of cash payments would be highly discriminatory to those unable to use other payment methods. This included older Islanders who have not transitioned into the digital world, those with certain mental health issues, learning difficulties and others highlighted as potentially being unable to use digital payments, all of whom could therefore be barred from certain businesses or services.

The Panel did meet with those experiencing a disability, some of which were only able to make payments via cash due to their inability to operate or maintain a digital payment method. This was also linked to additional charges for using cash, which was perceived as penalising individuals.²¹

Jersey: Open for business, open for tourists and open for inclusion

Finally, I would like to encourage everyone to see the positives of this proposition. By making Jersey a *cash inclusive island*, we are sending out a strong message that we are different to the rest of the UK; Tourists are one group who still like to use cash. In Jersey, we have our own cash – it is both a novelty and a selling point.

On top of that, we should see cash inclusion not as an imposition on retailers, most of whom already willingly accept cash, but as a removal of red-tape for the consumer.

²⁰ Pages 47-49, Acceptance of Cash.

committees.parliament.uk/publications/47610/documents/248855/default/

²¹ Page 76, [S-R-1-2025-Acceptance-of-Cash-Payments-Review-Report_1.pdf](#)

Encouraging or safeguarding cash acceptance also ensures that money stays in the local economy. At a time where many are struggling with the cost of living, we should be supporting **all** consumers to make sure they have the full choice of how and where to spend their own money. At the same time, we will be sending out the strong message that Jersey is an inclusive island -we are open for business and that means open to all, no matter how they wish to pay.

Financial and staffing implications

There are no anticipated additional financial or staffing implications arising out of this proposition.

Children's Rights Impact Assessment

I consider that this proposition has no direct or indirect impact on children and that the duty to have due regard to the UN Convention on the Rights of the Child does not arise. Accordingly, a Children's Rights Impact Assessment is not required under the Children (Convention Rights) (Jersey) Law 2022.

Appendix

I attach below a link to my blog posting about my experiences of attempting to do 7 days using cash only.

I also attach photos of a parking payment machine in St Malo. Whilst on holiday in France in 2024 (unable to switch off from our scrutiny review), I noticed that even the parking pay machines accepted cash. These are photos of the machine in question. I recently wrote a post about it on my blog, comparing it to my Jersey experience of trying to pay for parking at Sand Street using coins.

[Seven Days of Cash Use — Days 5–7 | by Montfort Tadier | Medium](#)



