



PARTNERSHIP AND RESOURCES POLICY DEVELOPMENT AND SCRUTINY PANEL

AVAILABILITY OF AUTOMATED CASH MACHINES IN WEST LOTHIAN

REPORT BY HEAD OF FINANCE AND PROPERTY SERVICES

A. PURPOSE OF REPORT

The purpose of this report is to provide the Panel with information on the Automated Teller Machine (ATM) Network, including the availability of ATMs in West Lothian and to set out options for consideration to increase free to use ATMs and promote alternative payment facilities.

B. RECOMMENDATIONS

It is recommended that Panel notes:

1. The information provided on the ATM network, including a reduction in the number of cash withdrawals being made due to other payment methods being utilised;
2. The availability of ATMs in West Lothian and the protected free to use ATMs as set out in section D.5;
3. The intention for the options for consideration to be presented to the Anti-Poverty Task Force to consider an action plan as part of financial inclusion and capability, as provided in section D.6 and D.7.

C. SUMMARY OF IMPLICATIONS

I. Council Values	Being honest, open and accountable, focusing on our customers' needs, making the best use of our resources, working in partnership
II. Policy and Legal (including Strategic Environmental Assessment, Equality Issues, Health or Risk Assessment)	Corporate Plan 2018/19 – 2022/23 and Local Outcome Improvement Plan 2013 – 2023.
III. Implications for Scheme of Delegations to Officers	No implications at this stage.
IV. Impact on performance and performance indicators	None.
V. Relevance to Single Outcome Agreement	Outcome 7 – We have tackled significant inequalities in West Lothian. Outcome 13 – We take a pride in a strong, fair and inclusive society.
VI. Resources (Financial, Staffing and Property)	None.
VII. Consideration at PDSP	None.

VIII. Other consultations

Individual council services have been consulted and contributed to the options for consideration.

D. TERMS OF REPORT

D.1 BACKGROUND

A motion with regard to the availability of free to use Automated Teller Machines (ATM) was presented and discussed at Council meeting on 19 November 2019. It was agreed that officers would prepare a report on actions that the council could take to increase free to use ATMs. It was also agreed that a letter would be issued to LINK, the ATM network and the ATM industry association. Letters were issued and a written response was received from LINK providing information on financial incentives to protect free to use ATMs as well as the scheme for communities to request free to use ATMs in their area. The correspondence was included in the agenda for Council meeting 28 January 2020.

In 2016, cash was the most frequently used method of payment, representing 40% of all payments made in the UK, with 2.7 million consumers (5% of the UK adult population) relying almost entirely on cash. However, the proportion of cash payments is declining indicating that many customers are turning to alternative payment methods.

Between 2012 and 2017 the number of cash withdrawals at Automated Teller Machines (ATM) fell by around 10% from 2.8 billion to 2.5 billion. ATMs across the UK are a mix of free-to-use and pay-to-use.

This report provides information on the UK ATM network, the availability of ATMs in West Lothian and sets out financial inclusion options for consideration.

D.2 AUTOMATED CASH MACHINE NETWORK

ATM Network

LINK is the UK's ATM network, with almost every cash machine in the UK being connected to the network. Cash machine operators join LINK in order to offer cash to the LINK-enabled card users in the UK. The LINK network is a fundamental part of the UK payments infrastructure.

LINK is the ATM network provider, the LINK network allows both free and charging (pay-to-use) cash machines. LINK does not itself impose any charges on customers who use cash machines, and does not set the level of any fee charged. The LINK Scheme does require all cash machine owners and card issuers which use the LINK network to follow certain rules on charging, and the transparency of charging. The LINK rules:

- forbid double charging, so an issuer fee and an acquirer charge cannot be made on the same transaction;
- require all pay-to-use ATMs to carry an on-screen message stating that the machine will charge you for cash withdrawals and specifying the amount of the charge;
- require all pay-to-use ATMs to confirm the customer's acceptance of the specific charge and offer the customer the option to cancel the transaction without incurring a penalty;
- require pay-to-use ATMs to carry external signage stating that the machine will charge you for cash withdrawals;
- require that when LINK members provide signage pointing towards pay-to-use ATMs, this should carry a notice saying that the machine will charge.

Interchange Fee

Each time a consumer uses their debit card at a free to use ATM that does not belong to the bank that issued their card (issuing bank) a fee is paid by their bank to the ATM operator. This costs around 22.5pence per withdrawal and is called the interchange fee. This means consumers can use any ATM in the UK to access their cash or make transactions. Alternatively, ATM operators may charge consumers to use their ATMs. In these cases, they cannot claim an interchange fee.

If a customer uses their own bank's ATM, then no interchange fee will be charged. Transactions carried out by consumers at their own banks are known as 'on-us' transactions.

A larger UK ATM estate and fewer 'on-us' transactions means banks are paying more in interchange fees. There are approximately £1 billion in interchange moves between LINK members annually. There has been a fall in on-us transactions, mainly due to the growth in the share of ATMs operated by independent ATM operators and a decline in the number of branch ATMs.

The interchange fee is set by LINK and payment was previously 25pence per withdrawal paid by the bank to the ATM provider. This has been reduced to 22.5pence per withdrawal meaning that ATM providers are receiving less funding for operating the ATMs.

D.3 CASH MACHINE CHARGES

Pay to Use ATMs

LINK provides monthly statistics on the use of ATMs and state that over 97% of UK cash withdrawals are free of charge and that at the majority of cash machines in the UK there is no charge for cash withdrawals when using a debit card or ATM card.

ATM charges will only be applied if:

- you have a credit card, store card or charge card or your card issuer charges a cash advance fee (this is very unusual), or
- if you use a pay-to-use cash machine which imposes a charge

A pay to use ATM will charge a minimum of 95p per withdrawal, however this charge can be up to £1.99 per withdrawal depending on the ATM provider.

Consumer group WHICH? has reported that a number of free to use cash machines are being converted to pay-to-use cash machines. This is mainly being undertaken by two cash machine operators Cardtronics and NoteMachine. The reasons behind the conversion to pay-to-use are:

- Falling usage of ATMs due to the increased use of contactless payments and a movement to a more cashless society. The adoption of new payment methods reducing the demand for cash and therefore ATM withdrawals.
- Bank branch closures
- The reduced interchange fee, meaning that it is more profitable for the machine operators to convert some of their machines to pay-to-use. There is a commitment by LINK to ensure that coverage of the network is not reduced as a result of the changes made to interchange fee.

Between the January 2018 and October 2019, the number of free-to-use ATMs in the UK reduced from 54,500 to 46,500. This represents an overall 15% reduction in the size of the free network (8,000 ATMs). The overall broad geographic coverage of the ATM network in the UK has been maintained. This is in line with part of the LINK financial inclusion programme where there is a commitment to maintain the coverage of free to use ATMs, with a commitment to protect free-to-use ATMs more than one kilometre away from their next nearest free-to-use ATM. The ATMs identified as protected in West Lothian are set out in section D.5 of this report.

D.4 ALTERNATIVE CASH WITHDRAWAL FACILITIES

Post Office

LINK has also committed to ensure that every high street in the UK has free access to cash via an ATM or a Post Office. At the date of this report, all but six of the UK's 6,800 high streets have free access to cash.

The Post Office has over 11,500 branches across the UK and are a key facilitator in ensuring that people have easy access to cash withdrawal services, with 93% of people in the UK living within one mile of a Post Office. All personal banking customers of all major banks and building societies can use Post Office counters to withdraw cash, pay in cash, pay in cheques and to obtain account balances.

Cash Back Facilities

A number of shops, both national retailers and convenience stores, offer a cash back facility where a customer can request an amount of cash withdrawal from their bank account when using their card to pay for a purchase. Local SPAR shops offer cash back facilities in all their shops which is promoted on their website including a search facility to find the nearest shop.

D.5 AVAILABILITY OF CASH MACHINES IN WEST LOTHIAN

ATM availability in West Lothian

The LINK website provides an ATM locator service which allows users to search for their nearest ATM, and also highlights which ATMs are free to use, which are pay to use the website also provides information on ATMs which issue £5 notes. A detailed list of ATM availability across West Lothian provided from LINK by post code area, in December 2019, is provided in appendix 1, however a summary of the information is set out below:

Area	Number of Free ATMs	Number of Charging ATMs	Total Number of ATMs
EH47 – Whitburn, Fauldhouse, Blackburn, Seafield, Longridge, Stoneyburn	13	12	25
EH48 – Bathgate, Blackridge, Torphichen, Armadale	28	11	39
EH49 – Linlithgow, Bridgend, Philipstoun, Threemiletown	6	4	10
EH52 – Broxburn, Winchburgh, Uphall, Dechmont	16	4	20
EH53 – Mid Calder, East Calder, Pumpherston	4	1	5
EH54 – Livingston, Uphall Station	58	13	71
EH55 – West Calder, Addiewell, Polbeth, Breich, Harburn	5	3	8
Total	130	48	178

It should be noted that this information is for ATMs and does not include cash-back services from shops where a cash withdrawal can be made from the till in conjunction with a purchase and does not include contactless payment points as well as other payment points.

LINK has a financial inclusion programme and part of this programme is the commitment to protect free-to-use ATMs more than one kilometre away from their next nearest free-to-use ATM. There are thirteen protected free to use ATMs in West Lothian, the full list is provided in appendix 2 and a summary of the locations is provided below:

Area	Number of Protected ATMs
EH47 – Whitburn, Fauldhouse, Blackburn, Seafield, Longridge, Stoneyburn	3
EH48 – Bathgate, Blackridge, Torphichen, Armadale	1
EH49 – Linlithgow, Bridgend, Philipstoun, Threemiletown	1
EH52 – Broxburn, Winchburgh, Uphall, Dechmont	3
EH53 – Mid Calder, East Calder, Pumpherston	1
EH54 – Livingston, Uphall Station	2
EH55 – West Calder, Addiewell, Polbeth, Breich, Harburn	2
Total	13

D.6 FINANCIAL INCLUSION CONSIDERATIONS

Financial Inclusion

It is acknowledged that a reduction in free to use ATMs could potentially have a negative impact on residents in West Lothian who are already financially excluded and or those who are not budget and digitally confident. Therefore consideration could be given to the following actions:

- Promotion of Credit Union accounts which have the contactless payment facility on the debit card.
- Promotion of other basic bank accounts which have the contactless payment facility.
- Promotion of the LINK and Post Office mobile application which shows where the nearest ATM or Post Office is and allows the user to filter the search results to show the free ATMs.
- Encourage and support communities to apply to the LINK Access Cash initiative where a request can be made for a new free ATM to be installed in a community who lack adequate access to cash.

Financial Capability

Separate but closely linked to financial inclusion, ‘financial capability’ means that people have the ability to manage their money well. The definition captures people’s ability to use, and maximise their use of, products and services made available by the financial services industry. Financial capability is customer focused and focuses on guidance and advice services that help individuals to manage their finances, financial literacy among young people, and attitudes and motivations concerning budgeting and saving. Increasing financial capability, along with digital literacy, will significantly assist West Lothian residents to improve budgeting skills and allow them to access digital banking and contactless payment facilities. Therefore options for consideration include:

- Engagement and training on budgeting skills, including the use of direct debits and standing orders to reduce the need to access cash regularly.
- Continuing to provide budgeting advice and assistance through the Anti-Poverty Service and partner organisations. Including the promotion of contactless payments to modernise the approach to managing money.
- Adult Learning sessions “Tea and Tablet” with a digital banking focus.

D.7 NEXT STEPS

There are a number of options, as set out in section D.6, which could assist residents and communities in West Lothian to access free cash withdrawals as well as provide support to improve budgeting skills and support the movement to a more cashless society. It is proposed that the options are presented to the Anti-Poverty Task Force meeting on 7 May 2020, with the intention of incorporating the actions into the 2020/21 Anti-Poverty Action Plan. The draft annual action plan will be presented for approval to the Community Planning Partnership Board in September 2020.

E. CONCLUSION

There is evidence of a reduction in both the number of free to use ATMs and the demand for cash machine withdrawals, with the national ATM network provider having a financial inclusion commitment to retaining a free to use ATM more than one kilometre from their next nearest free-to-use ATM. The reduction in the number of cash withdrawals is attributed to the increase in the use of alternative payment methods. While it is recognised that support needs to be provided to help residents of West Lothian to utilise alternative payment methods there will always be the need for a people to access cash and the availability of cash within communities in West Lothian needs to be an item of action for the Anti-Poverty Task Force as part of financial inclusion and capability considerations.

F. BACKGROUND REFERENCES

West Lothian Council 19 November 2019 - Notice of Motion - Charges for using ATM's - Submitted by Councillor Frank Anderson

Appendices/Attachments: Appendix 1 – West Lothian ATM Locations
Appendix 2 – West Lothian Protected ATMs

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APPENDIX 1 – WEST LOTHIAN ATM LOCATIONS

Free OR Charging	Fee Charged £	Type of Location	Premises of ATM	Street Address	Postcode	Postcode Location
Free	-	Convenience Store	V G SUPERSTORE	71-73 EAST MAIN STREET	EH47 0RF	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge
Free	-	Convenience Store	SCOTMID - BLACKBURN 0174	SYCAMORE WALK	EH47 7LQ	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge
Free	-	Motoring	EURO GARAGES - POLKEMMET	ARMADALE ROAD	EH47 0ET	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge
Free	-	Convenience Store	U SAVE GROCERS	93 MAIN STREET	EH47 8EL	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge
Free	-	Convenience Store	RASHID BROTHERS	191 WEST MAIN STREET	EH47 0LP	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge
Free	-	Post Office	POST OFFICE	54 EAST MAIN STREET	EH47 0RD	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge
Free	-	Post Office	POST OFFICE	SYCAMORE WALK	EH47 7LG	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge
Free	-	Convenience Store	THE COOPERATIVE FOOD WHITBURN	WEST MAIN STREET	EH47 0QB	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge
Free	-	Convenience Store	MURCO GARAGE	WEST MAIN STREET	EH47 7LX	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge
Free	-	Convenience Store	COSTCUTTER FAULDHOUSE	125 MAIN STREET	EH47 9BL	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge
Free	-	Convenience Store	SCOTMID - FAULDHOUSE (TTW)	QUARRY ROAD	EH47 9HA	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge

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Free OR Charging	Fee Charged £	Type of Location	Premises of ATM	Street Address	Postcode	Postcode Location
Free	-	Convenience Store	THE GOTHENBURG CONVENIENCE STORE	MAIN STREET	EH47 0JB	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge
Free	-	Convenience Store	ZAHEER STORE	54 WEST MAIN STREET	EH47 0QX	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge
Charging	1.55	Convenience Store	GLENMORE MINI MARKET	1 GLENMORE	EH47 8NP	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge
Charging	1.80	Convenience Store	SCOTIA FOODSTORE	60 NORWOOD AVENUE	EH47 8HF	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge
Charging	0.99	Other Retail	SNEDDON MORRISON SOLICITORS	EAST MAIN STREET	EH47 0RB	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge
Charging	0.75	Social	GLEN TURNER CO LTD	STARLAW ROAD	EH47 7BW	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge
Charging	0.95	Convenience Store	DAY TODAY	48 MAIN STREET	EH47 8EL	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge
Charging	1.75	Convenience Store	JACKS CORNER	LANRIGG ROAD	EH47 9JH	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge
Charging	0.95	Convenience Store	POST OFFICE	17 PARK VIEW	EH47 8AX	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge
Charging	0.99	Convenience Store	A&S CONVENIENCE SCOTLAND LTD	72 SHEEPHOS EHILL	EH47 9EF	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge
Charging	0.99	Convenience Store	LONDIS SUPERMARKET	30 EAST MAIN STREET	EH47 7QU	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge

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Free OR Charging	Fee Charged £	Type of Location	Premises of ATM	Street Address	Postcode	Postcode Location
Charging	1.70	Convenience Store	J K S CONVENIENCE STORE	48A ROWAN STREET	EH47 7EA	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge
Charging	0.95	Convenience Store	SHOPSMART	47-51 MAIN STREET	EH47 9HY	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge
Charging	0.99	Convenience Store	SHARIF SUPERSTORE (TTW)	146 WEST MAIN STREET	EH47 0QR	Whitburn, Fauldhouse, Stoneyburn, Blackburn, Seafield, Longridge
Free	-	Convenience Store	DAY-TODAY	114 SOUTH MID STREET	EH48 1DY	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Convenience Store	SCOT MID	GLASGOW ROAD	EH48 2AG	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Convenience Store	SCOTMID - SEMI CHEM - BATHGATE 3472	GEORGE PLACE	EH48 1NP	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Convenience Store	LONDIS SUPERMARKET	MAIN STREET	EH48 3SH	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Convenience Store	SPAR STORES	76 NORTH BRIDGE STREET	EH48 4PN	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Convenience Store	SCOTMID	22-32 WEST MAIN STREET	EH48 3QA	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Social	PYRAMIDS	<Null>	EH48 2EH	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Branch	LLOYDS TSB SCOTLAND PLC	27-29 WHITBURN ROAD	EH48 1HE	Bathgate, Blackridge, Torphichen, Armadale

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Free OR Charging	Fee Charged £	Type of Location	Premises of ATM	Street Address	Postcode	Postcode Location
Free	-	Supermarket	WM MORRISON SUPERMARKETS PLC	2 LINKSTON WAY	EH48 2XN	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Supermarket	TESCO STORES LTD	BLACKBURN ROAD	EH48 2ES	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Supermarket	TESCO STORES LTD	BLACKBURN ROAD	EH48 2ES	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Branch	THE ROYAL BANK OF SCOTLAND PLC	8 HOPETOUN STREET	EH48 4EU	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Post Office	POST OFFICE	11 ELIZABETH DRIVE	EH48 1SH	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Convenience Store	POST OFFICE	1 OCHILVIEW SQUARE	EH48 3EP	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Convenience Store	ALDI STORES LTD	GARDNERS LANE	EH48 1TP	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Convenience Store	SCOTMID - BATHGATE	31 ELIZABETH DRIVE	EH48 1SJ	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Convenience Store	LOTHIAN SUPERSTORE	130 WEST MAIN STREET	EH48 3HX	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Convenience Store	GROCERY STORE	176 SOUTH STREET	EH48 3JU	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Supermarket	WM MORRISON SUPERMARKETS PLC	2 LINKSTON WAY	EH48 2XN	Bathgate, Blackridge, Torphichen, Armadale

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Free OR Charging	Fee Charged £	Type of Location	Premises of ATM	Street Address	Postcode	Postcode Location
Free	-	Supermarket	ARMADALE STATION	STATION WAY	EH48 3LP	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Branch	BANK OF SCOTLAND	50 HOPETOUN STREET	EH48 4EU	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Branch	BANK OF SCOTLAND	50 HOPETOUN STREET	EH48 4EU	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Supermarket	TESCO STORES LTD	BLACKBURN ROAD	EH48 2ES	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Branch	THE ROYAL BANK OF SCOTLAND PLC	8 HOPETOUN STREET	EH48 4EU	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Branch	ROYAL BANK OF SCOTLAND	SOUTH STREET	EH48 3ET	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Branch	ROYAL BANK OF SCOTLAND	SOUTH STREET	EH48 3ET	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Branch	THE ROYAL BANK OF SCOTLAND PLC	8 HOPETOUN STREET	EH48 4EU	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Branch	THE ROYAL BANK OF SCOTLAND PLC	8 HOPETOUN STREET	EH48 4EU	Bathgate, Blackridge, Torphichen, Armadale
Charging	1.75	Convenience Store	RAZA STORE	84 LIVERY STREET	EH48 4HR	Bathgate, Blackridge, Torphichen, Armadale

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Free OR Charging	Fee Charged £	Type of Location	Premises of ATM	Street Address	Postcode	Postcode Location
Charging	1.75	Convenience Store	JET GARAGE EH48 2PE	8 BATHGATE ROAD	EH48 2PE	Bathgate, Blackridge, Torphichen, Armadale
Charging	1.55	Convenience Store	FAMILY CHOICE	64 CHARLES CRESCENT	EH48 1JG	Bathgate, Blackridge, Torphichen, Armadale
Charging	0.99	Motoring	BP SERVICE STATION	1 EDINBURGH ROAD	EH48 1BA	Bathgate, Blackridge, Torphichen, Armadale
Charging	0.99	Convenience Store	LONDIS ARMADALE	1B BROWN STREET	EH48 3LB	Bathgate, Blackridge, Torphichen, Armadale
Charging	1.75	Convenience Store	LIDDELLS GROCERS EH48 2NZ	106 EAST MAIN STREET	EH48 2NZ	Bathgate, Blackridge, Torphichen, Armadale
Charging	1.80	Convenience Store	MILL SUPERSTORES	1 MILLHAUGH LANE	EH48 4BH	Bathgate, Blackridge, Torphichen, Armadale
Charging	1.95	Convenience Store	FALSIDE STORE	FALSIDE CRESCENT	EH48 2DS	Bathgate, Blackridge, Torphichen, Armadale
Charging	1.50	Convenience Store	A & N STORE	64 PHILIP AVENUE	EH48 1NG	Bathgate, Blackridge, Torphichen, Armadale
Charging	1.75	Convenience Store	SHOP N SAVE	MONKLAND ROAD	EH48 2BQ	Bathgate, Blackridge, Torphichen, Armadale
Charging	1.90	Convenience Store	J DUNBAR & SON GEN STORE	76 LOWER BATHVILLE	EH48 2JS	Bathgate, Blackridge, Torphichen, Armadale
Free	-	Motoring	BP - LINLITHGOW SF CONNECT	FALKIRK ROAD	EH49 7PJ	Linlithgow, Philipstoun, Threemiletown, Bridgend

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Free OR Charging	Fee Charged £	Type of Location	Premises of ATM	Street Address	Postcode	Postcode Location
Free	-	Supermarket	SAINSBURYS SUPERMARKETS LTD	GALLOWSKN OWE	EH49 7PE	Linlithgow, Philipstoun, Threemiletown, Bridgend
Free	-	Branch	BANK OF SCOTLAND BRANCH	8 REGENT CENTRE	EH49 7HU	Linlithgow, Philipstoun, Threemiletown, Bridgend
Free	-	Convenience Store	C J LANG - LINLITHGOW	1 SPRINGFIELD ROAD	EH49 7JH	Linlithgow, Philipstoun, Threemiletown, Bridgend
Free	-	Branch	BANK OF SCOTLAND BRANCH	8 REGENT CENTRE	EH49 7HU	Linlithgow, Philipstoun, Threemiletown, Bridgend
Free	-	Supermarket	TESCO STORES LTD	REGENT CENTRE	EH49 7HU	Linlithgow, Philipstoun, Threemiletown, Bridgend
Charging	1.75	Convenience Store	COWIES CONVENIENCE STORE	31 DOUGLAS AVENUE	EH49 6DR	Linlithgow, Philipstoun, Threemiletown, Bridgend
Charging	0.99	Services	STAR BARBERS	76 THE VENNEL	EH49 7ET	Linlithgow, Philipstoun, Threemiletown, Bridgend
Charging	1.65	Convenience Store	NANAMIES	32 AULDHILL ROAD	EH49 6NZ	Linlithgow, Philipstoun, Threemiletown, Bridgend
Charging	1.90	Convenience Store	E&G ALEXANDER	18 PRESTON ROAD	EH49 6HE	Linlithgow, Philipstoun, Threemiletown, Bridgend
Free	-	Convenience Store	FAIRFIELD SERVICE STATION	<Null>	EH52 5BQ	Broxburn, Winchburgh, Uphall, Dechmont
Free	-	Convenience Store	SAINSBURYS	WINCHBURGH	EH52 6QU	Broxburn, Winchburgh, Uphall, Dechmont

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Free	-	Services	ROYSTON SERVICE STATION	<Null>	EH52 6LS	Broxburn, Winchburgh, Uphall, Dechmont
Free	-	Convenience Store	SCOTMID CO-OPERATIVE SOCIETY LTD	63-67 EAST MAIN STREET	EH52 5EE	Broxburn, Winchburgh, Uphall, Dechmont
Free	-	Convenience Store	U SAVE	7 WEST MAIN STREET	EH52 5RQ	Broxburn, Winchburgh, Uphall, Dechmont
Free	-	Branch	BANK OF SCOTLAND	57-61 EAST MAIN STREET	EH52 5EE	Broxburn, Winchburgh, Uphall, Dechmont
Free	-	Supermarket	TESCO	144A WEST MAIN STREET	EH52 5LL	Broxburn, Winchburgh, Uphall, Dechmont
Free	-	Branch	RBS	68 EAST MAIN STREET	EH52 5EG	Broxburn, Winchburgh, Uphall, Dechmont
Free	-	Other Retail	ST. NICHOLAS PRIMARY SCHOOL	WEST MAIN STREET	EH52 5LH	Broxburn, Winchburgh, Uphall, Dechmont
Free	-	Convenience Store	SCOTMID CO-OPERATIVE SOCIETY LTD	9 EAST MAIN STREET	EH52 5DZ	Broxburn, Winchburgh, Uphall, Dechmont
Free	-	Convenience Store	SCOTMID - WINCHBURGH (TTW)	34 MAIN STREET	EH52 6RT	Broxburn, Winchburgh, Uphall, Dechmont
Free	-	Convenience Store	S C S (SCOTLAND) LTD	63 EAST MAIN STREET	EH52 5HZ	Broxburn, Winchburgh, Uphall, Dechmont

APPENDIX 1 – WEST LoTHIAN ATM LOCATIONS

Free OR Charging	Fee Charged £	Type of Location	Premises of ATM	Street Address	Postcode	Postcode Location
Free	-	Motoring	MURCO - NEWTON FILLING STATION FS220	3 MAIN STREET	EH52 6QE	Broxburn, Winchburgh, Uphall, Dechmont
Free	-	Branch	LLOYDS TSB SCOTLAND PLC	75 EAST MAIN STREET	EH52 5EE	Broxburn, Winchburgh, Uphall, Dechmont
Free	-	Post Office	GLASS MINI MARKET	2 GLASS CRESCENT	EH52 6SL	Broxburn, Winchburgh, Uphall, Dechmont
Free	-	Post Office	POST OFFICE	1-3 EAST MAIN STREET	EH52 5AA	Broxburn, Winchburgh, Uphall, Dechmont
Charging	1.75	Convenience Store	SHOPSMART	1A DOUGLAS WYND	EH52 6AY	Broxburn, Winchburgh, Uphall, Dechmont
Charging	1.90	Social	COLEYVILLE	GALMEILEN	EH52 6AE	Broxburn, Winchburgh, Uphall, Dechmont
Charging	0.99	Convenience Store	ASLAMS	26 GOSCHEN PLACE	EH52 5JT	Broxburn, Winchburgh, Uphall, Dechmont
Charging	0.99	Convenience Store	SCOTMID CO-OPERATIVE SOCIETY LTD	9 EAST MAIN STREET	EH52 5DZ	Broxburn, Winchburgh, Uphall, Dechmont
Free	-	Convenience Store	SCOTMID DRUMSHORE LAND	8 DRUMSHORE LAND ROAD	EH53 0LN	Mid Calder, East Calder, Pumpherston
Free	-	Convenience Store	SCOTMID - EAST CALDER MAIN STREET (TTW)	176 MAIN STREET	EH53 0HE	Mid Calder, East Calder, Pumpherston

APPENDIX 1 – WEST LoTHIAN ATM LOCATIONS

Free OR Charging	Fee Charged £	Type of Location	Premises of ATM	Street Address	Postcode	Postcode Location
Free	-	Supermarket	TESCO	242 MAIN STREET	EH53 0EJ	Mid Calder, East Calder, Pumpherston
Free	-	Convenience Store	S C S (SCOTLAND) LTD	UNIT 3	EH53 0QJ	Mid Calder, East Calder, Pumpherston
Charging	0.99	Social	KHUSHIS RESTAURANT	15 BANK STREET	EH53 0AS	Mid Calder, East Calder, Pumpherston
Free	-	Motoring	BP - DEER PARK SF CONNECT	DEER PARK AVENUE	EH54 8AD	Livingston, Uphall Station
Free	-	Motoring	SHELL SERVICE STATION	HOWDEN WEST	EH54 6AA	Livingston, Uphall Station
Free	-	Motoring	SHELL SERVICE STATION	HOWDEN WEST	EH54 6AA	Livingston, Uphall Station
Free	-	Convenience Store	CO-OPERATIVE RETAIL SERVICES LTD	<Null>	EH54 6AB	Livingston, Uphall Station
Free	-	Convenience Store	CO-OPERATIVE RETAIL SERVICES LTD	BANKTON CENTRE	EH54 9DA	Livingston, Uphall Station
Free	-	Convenience Store	CO-OPERATIVE RETAIL SERVICES LTD	FOLLYBURN PLACE	EH54 6BF	Livingston, Uphall Station

APPENDIX 1 – WEST LOTHIAN ATM LOCATIONS

Free OR Charging	Fee Charged £	Type of Location	Premises of ATM	Street Address	Postcode	Postcode Location
Free	-	Other Retail	LIVINGSTON DESIGNER OUTLET CENTRE - ATM 2	ALMONDVAL E AVENUE	EH54 6QX	Livingston, Uphall Station
Free	-	Convenience Store	SCOTMID	26A PUMPHERSTON ROAD	EH54 5PT	Livingston, Uphall Station
Free	-	Convenience Store	SCOTMID	9-11 MAIN STREET	EH54 8BE	Livingston, Uphall Station
Free	-	Convenience Store	SCOTMID - DEDRIDGE (TTW)	162 NIGEL RISE	EH54 6LX	Livingston, Uphall Station
Free	-	Supermarket	WM MORRISON SUPERMARKETS PLC	1 RETAIL PARK SOUTH ALMONDVAL E ROAD	EH54 6GH	Livingston, Uphall Station
Free	-	Supermarket	WM MORRISON SUPERMARKETS PLC	1 RETAIL PARK SOUTH ALMONDVAL E ROAD	EH54 6GH	Livingston, Uphall Station
Free	-	Other Retail	LIVINGSTON THE CENTRE ATM 4	ALMONDVAL E CENTRE	EH54 6HR	Livingston, Uphall Station
Free	-	Other Retail	LIVINGSTON, THE CENTRE 2	87 ALMONDVAL E CENTRE	EH54 6HR	Livingston, Uphall Station
Free	-	Other Retail	LIVINGSTON, THE CENTRE 1	87 ALMONDVAL E CENTRE	EH54 6HR	Livingston, Uphall Station

APPENDIX 1 – WEST LoTHIAN ATM LOCATIONS

Free OR Charging	Fee Charged £	Type of Location	Premises of ATM	Street Address	Postcode	Postcode Location
Free	-	Supermarket	ASDA STORES LTD	ALMONDVALE CENTRE	EH54 6NA	Livingston, Uphall Station
Free	-	Supermarket	ASDA	ALMONDVALE CENTRE	EH54 6NB	Livingston, Uphall Station
Free	-	Branch	CLYDESDALE BANK PLC	CAIRNGORM HOUSE	EH54 6QL	Livingston, Uphall Station
Free	-	Branch	SANTANDER UK PLC	27 ALMONDVALE CENTRE	EH54 6NB	Livingston, Uphall Station
Free	-	Branch	THE CARLTON CLUB	ALMONDVALE CENTRE	EH54 6NB	Livingston, Uphall Station
Free	-	Branch	HALIFAX PLC	54-55 ALMONDVALE CENTRE	EH54 6NB	Livingston, Uphall Station
Free	-	Branch	NATIONWIDE BLDG SOC	106A ALMONDVALE CENTRE	EH54 6HT	Livingston, Uphall Station
Free	-	Workplace	TESCO	CAPUTHALL ROAD	EH54 8AS	Livingston, Uphall Station
Free	-	Branch	THE ROYAL BANK OF SCOTLAND PLC	4 ALMONDVALE CENTRE	EH54 6NB	Livingston, Uphall Station
Free	-	Other Retail	MCARTHUR GLENN	ALMONDVALE BOULEVARD	EH54 6QP	Livingston, Uphall Station
Free	-	Workplace	BSKYB LIVINGSTON	MACINTOSH ROAD	EH54 7BW	Livingston, Uphall Station
Free	-	Convenience Store	TWEED DRIVE CRNRSHOP	1A TWEED DRIVE	EH54 5LJ	Livingston, Uphall Station

APPENDIX 1 – WEST LoTHIAN ATM LOCATIONS

Free OR Charging	Fee Charged £	Type of Location	Premises of ATM	Street Address	Postcode	Postcode Location
Free	-	Convenience Store	WEST LoTHIAN NHS TRUST	ST. JOHNS HOSPITAL	EH54 6PP	Livingston, Uphall Station
Free	-	Motoring	THE SALTIRE	CARMONDEAN CENTRE	EH54 8PT	Livingston, Uphall Station
Free	-	Convenience Store	WEST LoTHIAN NHS TRUST	ST. JOHNS HOSPITAL	EH54 6PP	Livingston, Uphall Station
Free	-	Other Retail	ST JOHN'S HOSPITAL	HOWDEN WEST	EH54 6PP	Livingston, Uphall Station
Free	-	Convenience Store	POST OFFICE	16 MAIN STREET	EH54 8DF	Livingston, Uphall Station
Free	-	Other Retail	LIVINGSTON DESIGNER OUTLET CENTRE - ATM 1	ALMONDVALE AVENUE	EH54 6QX	Livingston, Uphall Station
Free	-	Workplace	THE DESIGNER RETAIL OUTLET CENTRE - LIVINGSTONE	ALMONDVALE AVENUE	EH54 6QX	Livingston, Uphall Station
Free	-	Supermarket	SAINSBURY SUPERMARKETS LTD	ALMONDVALE RETAIL PARK	EH54 6RQ	Livingston, Uphall Station
Free	-	Supermarket	SAINSBURY SUPERMARKETS LTD	ALMONDVALE RETAIL PARK	EH54 6RQ	Livingston, Uphall Station

APPENDIX 1 – WEST LoTHIAN ATM LOCATIONS

Free OR Charging	Fee Charged £	Type of Location	Premises of ATM	Street Address	Postcode	Postcode Location
Free	-	Convenience Store	SPAR STORES	17 CROFTHEAD CENTRE	EH54 6DG	Livingston, Uphall Station
Free	-	Supermarket	CARMONDEAN FILLING STATION	CARMONDEAN CENTRE	EH54 8PT	Livingston, Uphall Station
Free	-	Supermarket	MORRISONS CARMONDEAN 2	GLEN CRESCENT	EH54 8BT	Livingston, Uphall Station
Free	-	Workplace	WEST LoTHIAN COLLEGE	ALMONDVALE CRESCENT	EH54 7EP	Livingston, Uphall Station
Free	-	Other Retail	LIVINGSTON THE CENTRE ATM 3	ALMONDVALE CENTRE	EH54 6HR	Livingston, Uphall Station
Free	-	Leisure	THE CARLTON CLUB	ALMONDVALE CENTRE	EH54 6NB	Livingston, Uphall Station
Free	-	Social	CARLTON CLUBS LIVINGSTONE 2	ALMONDVALE CENTRE	EH54 6NB	Livingston, Uphall Station
Free	-	Branch	TSB PLC	75 ALMONDVALE CENTRE	EH54 6HR	Livingston, Uphall Station
Free	-	Post Office	POST OFFICE	22 FERNBANK	EH54 6DT	Livingston, Uphall Station
Free	-	Branch	LIVINGSTON	ALMONDVALE CENTRE	EH54 6HR	Livingston, Uphall Station
Free	-	Branch	CLYDESDALE BANK PLC	CAIRNGORM HOUSE	EH54 6QL	Livingston, Uphall Station

APPENDIX 1 – WEST LoTHIAN ATM LOCATIONS

Free OR Charging	Fee Charged £	Type of Location	Premises of ATM	Street Address	Postcode	Postcode Location
Free	-	Branch	SANTANDER UK PLC	27 ALMONDVALE CENTRE	EH54 6NB	Livingston, Uphall Station
Free	-	Branch	SANTANDER UK PLC	27 ALMONDVALE CENTRE	EH54 6NB	Livingston, Uphall Station
Free	-	Branch	THE CARLTON CLUB	ALMONDVALE CENTRE	EH54 6NB	Livingston, Uphall Station
Free	-	Branch	HALIFAX PLC	54-55 ALMONDVALE CENTRE	EH54 6NB	Livingston, Uphall Station
Free	-	Branch	HALIFAX PLC	54-55 ALMONDVALE CENTRE	EH54 6NB	Livingston, Uphall Station
Free	-	Branch	NATIONWIDE BLDG SOC	106A ALMONDVALE CENTRE	EH54 6HT	Livingston, Uphall Station
Free	-	Branch	THE ROYAL BANK OF SCOTLAND PLC	4 ALMONDVALE CENTRE	EH54 6NB	Livingston, Uphall Station
Free	-	Branch	THE ROYAL BANK OF SCOTLAND PLC	4 ALMONDVALE CENTRE	EH54 6NB	Livingston, Uphall Station
Free	-	Branch	THE ROYAL BANK OF SCOTLAND PLC	4 ALMONDVALE CENTRE	EH54 6NB	Livingston, Uphall Station

APPENDIX 1 – WEST LOTHIAN ATM LOCATIONS

Free OR Charging	Fee Charged £	Type of Location	Premises of ATM	Street Address	Postcode	Postcode Location
Free	-	Branch	THE ROYAL BANK OF SCOTLAND PLC	4 ALMONDVALE CENTRE	EH54 6NB	Livingston, Uphall Station
Free	-	Branch	THE ROYAL BANK OF SCOTLAND PLC	4 ALMONDVALE CENTRE	EH54 6NB	Livingston, Uphall Station
Charging	1.69	Convenience Store	COSTCUTTER	46A ONSLOW STREET	EH54 5HR	Livingston, Uphall Station
Charging	1.50	Convenience Store	SUPERFARE	78 CAMERON WAY	EH54 8HF	Livingston, Uphall Station
Charging	1.85	Convenience Store	ELIBURN MINI MARKET	6 JACKSON PLACE	EH54 6RH	Livingston, Uphall Station
Charging	1.80	Convenience Store	A G S FOODSTORES	14 LAMONT WAY	EH54 8LF	Livingston, Uphall Station
Charging	1.55	Convenience Store	HOGARTH MOTOR CO. LTD	CARRON WALK	EH54 5AA	Livingston, Uphall Station
Charging	1.25	Convenience Store	LADYWELL SUPERSTORE	16 THYMEBANK	EH54 6HH	Livingston, Uphall Station
Charging	0.99	Convenience Store	U SAVE	DOUGLAS RISE	EH54 6JH	Livingston, Uphall Station

APPENDIX 1 – WEST LOTHIAN ATM LOCATIONS

Free OR Charging	Fee Charged £	Type of Location	Premises of ATM	Street Address	Postcode	Postcode Location
Charging	1.75	Social	BRUCEFIELD FARM	RUTHERFORD SQUARE	EH54 9BU	Livingston, Uphall Station
Charging	1.75	Social	DEER PARK	DEER PARK AVENUE	EH54 8AD	Livingston, Uphall Station
Charging	1.75	Convenience Store	LLOYD PHARMACY	NIGEL RISE	EH54 6LX	Livingston, Uphall Station
Charging	1.85	Convenience Store	SUPERWAY	1-2 KINGSFORT AVENUE	EH54 6BA	Livingston, Uphall Station
Charging	1.65	Convenience Store	LITTLE SUPERMARKET	1A BEECH GROVE	EH54 5JL	Livingston, Uphall Station
Charging	1.85	Convenience Store	SUPERFARE	23 FERNBANK	EH54 6DT	Livingston, Uphall Station
Free	-	Convenience Store	LOGANLEA MINERS (FINANCIAL INCLUSION)	ADDIEWELL	EH55 8HN	West Calder, Addiewell, Polbeth, Brieche, Harburn
Free	-	Convenience Store	SCOTMID CO-OPERATIVE SOCIETY LTD	22 MAIN STREET	EH55 8DR	West Calder, Addiewell, Polbeth, Brieche, Harburn
Free	-	Convenience Store	ZAYNA FOOD STORE	17-19 MAIN STREET	EH55 8BY	West Calder, Addiewell, Polbeth, Brieche, Harburn
Free	-	Convenience Store	CO-OPERATIVE RETAIL SERVICES LTD	2A POLBETH ROAD	EH55 8SR	West Calder, Addiewell, Polbeth, Brieche, Harburn

APPENDIX 1 – WEST LOTHIAN ATM LOCATIONS

Free OR Charging	Fee Charged £	Type of Location	Premises of ATM	Street Address	Postcode	Postcode Location
Free	-	Post Office	POST OFFICE	7-9 EAST END	EH55 8AB	West Calder, Addiewell, Polbeth, Brieche, Harburn
Charging	1.75	Post Office	POST OFFICE	46 LOGANLEA ROAD	EH55 8HS	West Calder, Addiewell, Polbeth, Brieche, Harburn
Charging	0.99	Post Office	POLBETH MINI MARKET	13-15 LIMEFIELD ROAD	EH55 8UD	West Calder, Addiewell, Polbeth, Brieche, Harburn
Charging	0.95	Motoring	POLBETH SERVICE STATION	POLBETH	EH55 8SD	West Calder, Addiewell, Polbeth, Brieche, Harburn

APPENDIX 1 – WEST LoTHIAN ATM LOCATIONS

APPENDIX 2 – WEST LoTHIAN PROTECTED ATMs

Free to use protected ATMs across West Lothian

ATM Provider	Address Line 1	Town	Postcode	Postcode Location
NoteMachine	Main Street	Bathgate	EH47 0JB	EH47 – Whitburn, Fauldhouse, Stoneyburn, Seafield, Longridge
Cardtronics UK Ltd	West Main Street	Bathgate	EH47 7LX	EH47 – Whitburn, Fauldhouse, Stoneyburn, Seafield, Longridge
NoteMachine	Main Street	Bathgate	EH47 8EL	EH47 – Whitburn, Fauldhouse, Stoneyburn, Seafield, Longridge
Cardtronics UK Ltd	Main Street	Bathgate	EH48 3SH	EH48 – Bathgate, Blackridge, Torphichen, Armadale
Cardtronics UK Ltd	Station Road	Linlithgow	EH49 6JQ	EH49 – Linlithgow, Bridgend, Philipstoun, Threemiletown
Cardtronics UK Ltd		Broxburn	EH52 5BQ	EH52 – Broxburn, Winchburgh, Uphall, Dechmont
NoteMachine		Broxburn	EH52 6LS	EH52 – Broxburn, Winchburgh, Uphall, Dechmont
NoteMachine	Main Street	Broxburn	EH52 6QE	EH52 – Broxburn, Winchburgh, Uphall, Dechmont
NoteMachine	Drumshoreland Road	Livingston	EH53 0LN	EH53 – Mid Calder, East Calder, Pumpherston
Cardtronics UK Ltd	Pumpherston Road	Livingston	EH54 5PT	EH54 – Livingston, Uphall Station
Cardtronics UK Ltd	Deer Park Avenue	Livingston	EH54 8AD	EH54 – Livingston, Uphall Station
Cardtronics	Addiewell	West Calder	EH55 8HN	EH55 – West Calder, Addiewell, Polbeth, Breich, Harburn
NoteMachine	Polbeth Road	West Calder	EH55 8SR	EH55 – West Calder, Addiewell, Polbeth, Breich, Harburn