



Modern slavery transparency statement

Cash Access UK is a not-for-profit company funded by the UK's major banks to provide communities with access to cash and basic banking services. Our strategic objectives are:

Data and insight	We'll spot gaps in cash and banking services and provide the right solutions
Expanding choice	We'll diversify our suppliers and broaden our range of services
Innovation and technology	We'll develop modern, sustainable and convenient services
Banking services	We'll offer trusted and easy access to everyday banking services and customers' chosen bank
Sharing expertise	We'll share our knowledge to help policymakers, banks and others understand how people and small businesses use cash
Building trust	We'll build trust in the Cash Access UK brand as a reliable partner to the banks
Thriving workplace	We'll continue to create an inclusive, purpose-driven place to work where colleagues can thrive

We recognise that Modern slavery is a serious issue within society and a crime and a violation of fundamental human rights. We understand that this takes various forms such as slavery, servitude, forced and compulsory labour and human trafficking. These all have in common the deprivation of a person's liberty by another to exploit them for personal or commercial gain. Cash Access UK Limited is committed to acting ethically and with integrity, ensuring:

- that modern slavery and human trafficking have no place in our business or supply chains
- that there is transparency in our business and in our approach to tackling modern slavery throughout our supply chains, consistent with the Modern Slavery Act 2015.

Our supply chain

While we consider our direct exposure to slavery and human trafficking to be relatively limited, we recognise that our business is exposed to greater risk when dealing with suppliers, particularly those who have operations and suppliers in other countries, or in high-risk industries. Cash Access UK partners with a range of suppliers, all of whom help us deliver our objectives and ensure we serve communities effectively.

As at May 2026, Cash Access UK has 99 active suppliers. As detailed below, we have 11 tier 1 suppliers, with tiering based on annual spend and criticality to our ongoing operation, with these

suppliers working in the legal, construction, technology and support service sectors, all of whom have their own Modern Slavery statement and associated policies.

Tier	Number of Suppliers
1	11
2	14
3	36
4	21
5	17

We inform every supplier and potential supplier of our approach and expectations with regards to slavery and human trafficking. We also:

- a) seek confirmation from all suppliers that they are not aware of any incidents of slavery and/or human trafficking within their own business or supply chain, and that they have policies and procedures in place to mitigate the risks of slavery and human trafficking and to encourage reporting of any incidents that do arise.
- b) seek confirmation of their adherence to and/or include specific requirements in supplier contracts to ensure compliance to our [Code of Conduct](#).
- c) undertake due diligence on suppliers in accordance with our third-party risk policy. This due diligence occurs when a relationship with a third party is formed or extended, as well as on an ongoing basis during the relationship, ensuring Cash Access UK is well placed to identify and act on any issues identified within our supply chain. All of our suppliers are tiered and enhanced Modern Slavery risks considered as part of this due diligence, ensuring Cash Access UK's risk exposure is evaluated on a continual basis.

Our Policies

Our [Code of Conduct](#), Procurement Policy and Supplier Management Framework help us to ensure we work with suppliers aligned to our values and makes clear the behaviour they can expect of us and what we expect of them. As well as ensuring all suppliers are aligned with Cash Access UK in ensuring Modern Slavery has no place in today's society, our policies also set out clear expectations on the prevention of financial crime, environmental responsibility and health & safety expectations, ensuring we only work with organisations that are aligned to our ethical practices.

Our Environmental, Social and Ethical Policy aligns with our strategic objectives to make a positive difference and increase our reach to support those within our communities who need our support and to create a progressive, purpose-led and inclusive workplace.

Our policies are subject to periodic reviews, including Board oversight and approval. All staff are expected to undertake training related to Modern Slavery and to ensure they are aware of the associated policies. Completion of training is tracked and monitored through KRI metrics.

Our structure

Cash Access UK is a not-for-profit company limited by guarantee. This means that rather than shareholders and shares, we have Members. Our Members are the banks who have chosen to come together to protect cash access for their customers. Our Member firms provide all our funding and work closely with us to make sure we are providing the right services to support their customers.

Our Board is accountable for all major decisions about the way the company is run. This includes everything from setting our strategy and agreeing our annual budget to managing risks and helping develop the company's culture. The Board is made up of an independent Chair and two independent directors, five directors nominated by our Member firms, our Chief Executive and Chief Financial Officer. This gives the Board a wide range of perspectives, industry experience and deep insight into how the company is running. The Board meets five times a year.

The day-to-day running of the company is overseen by a senior team of directors who are responsible for the effective operation of the company in line with our objectives, policies, purpose and values, and are accountable to the Board.

Our values and our people

Our values ensure that we put the customer first, and that we are inclusive and collaborative. These values guide our culture and the way we work, setting the tone for how colleagues interact with one other and with suppliers, Member firms and other parties.

Cash Access UK has expanded over the last year and have a workforce of 137 people as of 27 April 2026. All staff are based in the UK and are employed on the following basis:

	Permanent	Fixed Term	Secondment	Contractor
Full-time	109	16	3	1
Part-time	4	0	0	4

We seek to treat everyone fairly, consistently and respectfully and our people policies aim to create an environment that is open, transparent and psychologically safe.

We operate robust recruitment processes in line with UK employment law. These include age checks and 'eligibility to work in the UK' checks to safeguard against human trafficking and individuals being forced to work against their will. We only use reputable recruitment agencies, all of whom have had to confirm that they will not engage in any practice that would be considered modern slavery under UK law.

Our pay and reward policy is clear and transparent, and a route exists for the Chair of our Remuneration Committee to engage with employees on the Committee's role and considerations in setting that policy.

We also have a whistleblowing policy to ensure colleagues know they can raise any concerns confidentially and safely, including those relating to potential unlawful practices within our supply chains, without fear of reprisal.

Our work in 2025-26

During 2025 we further developed and embedded our Procurement Policy and Supplier Management Framework to enhance our procedures and controls in ensuring our supply chain is aligned to our values and approach. An internal audit of our Supplier Management policies and practices was also conducted. We also increased awareness by training all existing and new employees on Modern Slavery and other related company policies. This ensures our colleagues are aware of the importance of preventing Modern Slavery, how to identify signs of Modern Slavery within the organisation and our supply chain, and how to escalate concerns.

Our plans for 2026-27

In 2025-26, we had no reported incidents of Modern Slavery and remain satisfied that the risk to Cash Access UK remains low, but we acknowledge that modern slavery is prevalent in society and can be difficult to detect and identify. As such, we will continue to be vigilant to maintain and raise awareness among our colleagues and supply chain during 2027 by continuing to ensure all members of staff are trained on an annual basis and suppliers are identified, managed and onboarded in accordance with our Procurement Policy, Supplier Management Framework and Code of Conduct. During 2025/26 we committed to conducting a Modern Slavery Risk Assessment on our Supply Chain. This work remains in progress, and we expect to complete this work in 2026/27 as part of our ongoing program to strengthen supply chain due diligence.



Gareth Oakley
Chief Executive

This statement has been approved by the [Board of Cash Access UK](#) and will be updated and published annually within 6 months of our financial year ending.

May 2026