



Jim Sheridan MP  
*Member of Parliament for Paisley and Renfrewshire North*



JMT/JS/DCC

24<sup>th</sup> July 2013

The Rt Hon Dr Vincent Cable MP  
Secretary of State for Business, Innovation & Skills  
Department for Business, Innovation & Skills  
1 Victoria Street  
London  
SW1H 0ET

Constituency Office  
Mirren Court Three  
123 Renfrew Road  
Paisley  
Renfrewshire  
PA3 4EA

Telephone: 0141 847 1457  
Fax: 0141 847 1395

Email: [enquiries@jimsheridanmp.org.uk](mailto:enquiries@jimsheridanmp.org.uk)  
Web: [www.jimsheridanmp.org.uk](http://www.jimsheridanmp.org.uk)

Dear Secretary of State,

**LINWOOD COMMUNITY DEVELOPMENT TRUST**

I am writing to you on behalf of the Linwood Community Development Trust (LCDT) who are concerned about the minimum purchase charges placed on debit card transactions and the lack of ATM's which dispense five pound notes which has an affect on consumers and local businesses.

I understand that some retailers in the UK ask customers to purchase items over £10 before they can use their debit cards within their outlet. Retailers incur charges for each debit card payment and therefore smaller businesses have no other option but to charge for this service and make a minimum spend for customers.

It has also been brought to my attention by the LCDT that if more cash machines dispensed £5 notes this would allow customers, who are living on a budget, to withdraw smaller amounts to purchase items in local retail outlets. This in turn would allow businesses to grow and encourage local residents to use local businesses.

Please find attached a copy of an e-mail I have received from the LCDT which is full and self-explanatory and I would be grateful for your comments on the points raised to enable me to provide the Trust with an informed response.

I look forward to hearing from you.

Yours sincerely,

Jim Sheridan MP  
*Member of Parliament for Paisley and Renfrewshire North*

WORKING FOR PAISLEY AND RENFREWSHIRE NORTH



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*Member of Parliament for Paisley and Renfrewshire North*



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Mrs Jeanette Anderson  
Chairperson  
Linwood Community Development Trust

Constituency Office  
Mirren Court Three  
123 Renfrew Road  
Paisley  
Renfrewshire  
PA3 4EA

Telephone: 0141 847 1457  
Fax: 0141 847 1395

Email: [enquiries@jimsheridanmp.org.uk](mailto:enquiries@jimsheridanmp.org.uk)  
Web: [www.jimsheridanmp.org.uk](http://www.jimsheridanmp.org.uk)

Dear Jeanette,

Thank you for your e-mail dated 15<sup>th</sup> July 2013 regarding Debit Card charges.

I have written to the Rt Hon Vincent Cable MP, Secretary of State for Business, Innovation & Skills and I will contact you, again, as soon as I have received his response to the points raised in your e-mail.

Thank you for bringing this matter to my attention.

Yours sincerely,

Jim Sheridan MP  
*Member of Parliament for Paisley and Renfrewshire North*