

SENIORS & AUSTRALIA'S LARGEST FEE-FREE ATM NETWORK JOIN FORCES TO KEEP CASH**9 February 2026**

The peak consumer body for older Australians and Australia's largest **fee-free** ATM network have joined forces to ensure cash remains an accessible and viable payment option.

The partnership between [National Seniors Australia \(NSA\)](#) and [atmx](#) has been forged to help those who may be digitally excluded or who prefer the security and familiarity of cash.

During the past five years across Australia, bank branches have declined by around 1,500; between June 2024 and June 2025, they have declined by 155. Between June 2024 and June 2025, around 300 bank-owned ATMs have closed – a decline of around 6%.

"As cash use declines, so does the number of access points available to withdraw it," NSA Chief Executive Officer Mr Chris Grice said.

"Bank closures and ATM removals impact older people who are less inclined to bank online or travel to another branch. For people in regional areas, travelling to another branch may not be feasible. The removal of these points to access cash, and complete other financial transactions, needs to be considered with older people – and others in mind, to ensure they can access cash just as they always have.

"Keeping cash accessible *and accepted* is important to *all* Australians as a means of basic payment, a backup in emergencies, and for the stability of the broader financial system – we thank atmx for its support."

It's a position shared by atmx General Manager Mr Con Tsiknis who said as digital payments become increasingly dominant, there is a growing need to ensure cash remains a viable and accessible payment option for *all* Australians, especially seniors who rely on it for everyday transactions.

"Cash is an essential part of Australia's economy. atmx believes free-fee access to cash is a right, not a privilege, which is why our rapidly expanding fleet of ATMs across metropolitan and regional Australia, including in areas affected by bank closures, offers fee-free withdrawals and deposits for consumers with one of the 25 financial institutions partnered with the atmx network. These consumers can access cash without additional cost," Mr Tsiknis said.

"atmx is proud to partner with NSA as together we raise awareness among communities, retailers, and policymakers about the importance of maintaining and expanding cash infrastructure – and keeping cash."

Since the launch of NSA's [Keep Cash](#) campaign in 2023, NSA supporters have distributed "We Accept Cash" stickers to participating retailers country-wide, displayed "KEEP CASH" bumper stickers, helped to keep "cash" in the media spotlight, informed NSA's submission to the Cash Acceptance Consultation Paper, and helped to influence the recently introduced Cash Mandate. NSA thanks its supporters and atmx for supporting this campaign.

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