**THE COMMUNITY EMPOWERMENT (SCOTLAND) ACT 2015**

**CHANGE OF USE AND DISPOSAL BY LEASE OF**

**COMMON GOOD PROPERTY**

**Former Fife Council local office, 106 High Street, Burntisland**

**DECISION NOTICE**

**Lease and change of use of property request:**

Fife Council received a request for the lease and change of use of part of the Council’s former local office which is a Common Good property. The Council undertook a consultation under Section 104 of the Community Empowerment (Scotland) Act 2015.

**Disposal (by way of lease) and change of use request:**

A request to lease was made by Cash Access UK Limited (CAUK) to lease part of the former local office at 106 High Street, Burntisland for a period of 10 years. The disposal by lease will enable CAUK to use the property for the provision of financial services to the public.

The following representations have been received in response to the consultations carried out under section 104 of the 2015 Act.

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| **Representation** | **IDL** *(Received by e-mail 8th September 2024)* |

Banking hub - Burntisland

I wish to support the proposal to use part of the Burgh Chambers in Burntisland as a Banking hub.

I am vehemently opposed to a cashless society and the transition of recent times to a strictly corporate approach to Banking with more and more faceless service being enforced upon the public.

You may or may not be aware of the move to bring in a Globalist Banking system of CBDC’s of which the public has not been informed about. These CBDC banks would result in currencies being ‘programmable’, meaning if the government don’t like – for example – how you conduct yourself on social media, then they can halt access to your own money.

Were you aware of this ?

I think this proposal should be supported and I support it, and I look forward to such ‘hubs’ as well as traditional Banks and Building Societies being around for long time to come.

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| **Representation** | **WM** *(Received by e-mail 8th September 2024)* |

**Keeping Cash + Cash is King**.

I would like to express my support for encouraging and maintaining all financial services which create face to face cash transactions.

As we are manoeuvred towards a cashless society (see CBDC’s) and the use of cash is deliberately being stealthily usurped, it is great to hear that there’s the possibility of a local ‘banking hub’. Excellent news.

I understand that technology has its place in any developing society, but we must be vigilant about our rights and freedoms… and choice is freedom. In the context of money as cash, let’s ensure that we don’t allow ourselves to be manipulated into a monetary system which is solely electronic.

Keeping cash and using our cheque books - and not becoming overly dependent upon so called ‘smart’ phones or contactless transactions will maintain a level of privacy that we have a right to. And by keeping cash as a part of a broad monetary system adds to the various ways to do our business, which creates choice, which equals freedom.

All around us ATM’s are being removed, teller stations at banks are never fully manned and the constant imposition to explain why and what you’re doing with your money all seems like a way of undermining and making the process of cash transactions vexatious and problematic, which in truth – it isn’t.

So, to hear of a local banking hub, where we can go and be with another human being and put your money into your account and/or take it out, sounds very much like good news to me.

I support it. And I look forward to such ‘hubs’ as well as traditional Banks and Building Societies being around another ten years… and more.

**The Dangers of an ‘All-Digital’ Currency:**

“*The perils of an all-digital currency range from the fairly obvious to the altogether inconspicuous. In order to adequately appreciate the crucial importance of establishing and upholding the right to cash, it is necessary to explore them in some detail. The clearest danger arising from the elimination of all physical money is the threat to privacy it entails. Purchases using digital money, be they via credit card, mobile phones or online banking, are never as anonymous as cash transactions: a record is invariably created and held by a third party - usually a bank or credit card company. While these entities may be obliged by law to keep such information confidential, such confidentiality can be breached by government pressure or broken by skilful hackers. In short, it is only cash that provides full anonymity - and the concomitant autonomy. Only with physical money may we say with Dostoevsky”:* ***‘Money is coined liberty.’***

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| **Representation** | Royal Burgh of Burntisland Community Council *(Received by e-mail 9th October 2024)* |

We are aware of the proposals for the banking hub and are supportive of them.

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| **Representation** | Burntisland Heritage SCIO *(Received by e-mail 17th October 2024)* |

This is to confirm that Burntisland Heritage SCIO do not wish to make representation to Fife Council in respect of the proposed disposal by lease and change of use.

**Representations received – four.**

**Decision:**

As the representations that have been received are either supportive of the proposal or do not wish to make representation, the Council will proceed with the lease and change of use.

Dated 5/11/2024