

# Welsh Language Scheme Annual Report for 2019-20 to the Welsh Language Commissioner

March 2021

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# 1 Summary

## Introduction

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- 1.1** The FCA is the conduct regulator for nearly 60,000 financial services firms and financial markets in the UK and the prudential supervisor for 49,000 firms; over 10,000 of these firms are based in Wales.
- 1.2** Our strategic objective is to ensure that the relevant markets function well and our operational objectives are to:
- Protect consumers – we secure an appropriate degree of protection for consumers
  - Protect financial markets – we protect and enhance the integrity of the UK financial system
  - Promote competition – we promote effective competition in the interests of consumers
- 1.3** We are an independent public body funded entirely through the levy of a fee on the firms that we regulate. We are accountable to the Treasury, which is responsible for the UK's financial system, and to Parliament.
- 1.4** Our work and purpose is defined by the Financial Services and Markets Act 2000 (FSMA). We work with consumer groups, trade associations and professional bodies, domestic regulators, EU legislators and a wide range of other stakeholders. With this extensive remit, we use a proportionate approach to regulation, prioritising the areas and firms which pose a higher risk to our objectives. We have a duty under Financial Services Markets Act (FSMA) to use our resources economically and efficiently.
- 1.5** Our headquarters are in London, where approximately 4,000 staff are based, providing services to firms across England, Wales, Scotland and Northern Ireland.
- 1.6** The purpose of this report is to provide an overview of the Financial Conduct Authority's (FCA) progress in delivering the Welsh Language Scheme during 2019-20.

## 2 Our scheme

- 2.1** Under the Welsh Language Act 1993, every public body providing services to the public in Wales is obliged to prepare a scheme, setting out how they will provide those services in Welsh. Our current scheme received the approval of the Welsh Language Commissioner under section 14(1) of the Welsh Language Act 1993 on 31st May, 2017.
- 2.2** The scheme describes how we will give effect, so far as is both appropriate in the circumstances and reasonably practicable, to the principle established by the Welsh Language Act that, in the conduct of public business and the administration of justice in Wales, the Welsh and English languages should be treated on a basis of equality. It also considers the Financial Conduct Authority's duty under the Financial Services and Markets Act 2000, as amended, to use its resources economically and efficiently.
- 2.3** The scheme covers the activities and services that we provide or are intended for members of the public in Wales, or services provided more widely and include Wales. In this scheme, the term 'public' means individuals, legal persons and corporate bodies. It includes the public as a whole, or a section of the public, as well as individual members of the public. The term includes voluntary organisations and charities. Directors and others representing limited companies are also within the meaning of the term 'public'. It does not, however, include persons who are acting in a capacity that is representative of the Crown, Government or the State. Consequently, persons who fulfil official functions of a public nature, even if they are legal 'persons', do not come within the meaning of the word 'public' when they are fulfilling those official functions.

## 3 Delivery - general overview

- 3.1** This report covers the final year of delivering our current scheme, with the backdrop of the Covid-19 pandemic, which has impacted all of our lives, and preparations for the end of the Brexit transition period, we have continued to build and develop our bilingual provision.
- 3.2** During the year, we strengthened and expanded our Welsh language output on social media channels, ensuring that important information for Welsh-speaking consumers was readily available and accessible. As part of the transition to the RegData platform, which replaces the Gabiel system, firms will be migrated over a period of time, to help Welsh firms understand how this will happen, important guidance notes were made available in Welsh. A new Welsh webpage on the RegData system is now also available.
- 3.3** Towards the end of the year, as the financial impact of the pandemic was starting to become clear, a consumer leaflet was produced in Welsh, targeting those who may be struggling to manage their money. As part of our campaign to distribute this vital information, a number of support organisations, agencies and individuals in Wales have been contacted with the aim of securing as wide a distribution as possible.

## 4 Progress

**4.1** This section provides a picture of progress within the key areas of the scheme

### Dealing with the public in Wales

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#### Correspondence

**4.2** As described in our scheme, we continue to welcome written correspondence in Welsh and in English, ensuring that when someone writes to us in Welsh we will reply in Welsh (if a reply is required). Our target time for a response in Welsh is the same as for correspondence received in English.

**4.3** To promote this commitment, a statement is included on our first official authorisation correspondence with a firm, individual, group or organisation in Wales.

**4.4** When an individual, firm, group or organisation tells us that they wish to receive general correspondence in Welsh, our information dataset screens include a 'Preferred to be contacted in Welsh' check box.

**4.5** The FCA confirms that Welsh language versions of correspondence are not treated less favourably than the corresponding English versions, which includes that Welsh correspondence will be signed (if the English version has been signed).

#### Telephone communications

**4.6** The Welsh language option on our main telephone helpline includes a message in Welsh which outlines the services available in Welsh. We will aim to consider how this service can be improved upon as part of our commitments in the updated Welsh language scheme.

**4.7** Public meetings and other dealings with the public in Wales

**4.8** Although no public meetings or events were held in Wales during the reporting period, the scheme commits that we:

- Provide bilingual invitations to public meetings in Wales and inform those attending that the use of Welsh at the event is welcomed
- Provide simultaneous translation service from Welsh to English when public meetings are held in Wales so that participants can choose to take part in the language of their choice

**4.9** Moving forward, with face-to-face meetings and events now less likely to be held in the near future, we will consider, as part of the scheme review, how to ensure the language is considered as part of any online meetings and events specifically arranged for individuals, firms and organisations in Wales.

## Our public face

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### Publicity campaigns, advertising and consumer publications

- 4.10** Within our Scheme, we commit that when undertaking publicity campaigns, exhibitions and advertising activities aimed at the general public in Wales as part of UK-wide activity, relevant material would be bilingual, or separate Welsh and English formats provided.
- 4.11** During the reporting period, our key campaign was focussed on guiding consumers struggling to make repayments due to the impact of the Covid-19 pandemic to contact their lenders to discuss options available to them.
- 4.12** The FCA knows that due to the impact of the pandemic, many of those who have experienced changes in employment and increased stress may fall behind on payments.
- 4.13** The FCA has produced a leaflet for consumers who may be struggling to manage their money, which was produced both in Welsh and English. Over 175 Wales based organisations, agencies and individuals have been asked to circulate the consumer leaflet within their networks. Welsh social media assets have also been produced to raise awareness of the campaign.
- 4.14** In line with the commitment made in our Scheme, our Annual Report, our main corporate document, was published in Welsh as well as in English.
- 4.15** Our Scheme takes a different, more proactive approach which considers that we need to focus our resources responsibly. We now base our approach on making generic publications available bilingually by reflecting the nature of registered firms based in Wales by type.
- 4.16** The list of available publications is on our website – [www.fca.org.uk](http://www.fca.org.uk)
- 4.17** To supplement our approach, we also committed to respond to specific bilingual publication requests on a case-by-case basis and when considering making the material available in Welsh, where that is reasonably practicable and where there is demand for that specific publication. Considerations will include the relevance of the publication to the nature of the registered firms based in Wales – during the reporting period, no such requests were received.
- Website**
- 4.18** We have a dedicated section for the Welsh language on the FCA website, this is a central hub for all of the material available in Welsh. It includes information on the services available in Welsh, links to bilingual publications and forms, as well our Scheme and Implementation Plan. The Welsh section is easily accessible from the homepage.
- 4.19** Over the reporting period, we have recorded a total of 7,262 visits to the Welsh section, this is a slight increase on the number recorded during the previous reporting period.

### **Social media**

- 4.20** This year saw another significant increase in the number of Welsh tweets published on the dedicated Welsh language corporate Twitter feed - @FCACymru. With the numbers of followers steadily increasing, during the year 284 tweets were posted providing relevant and up to date information and signposting for Welsh speaking followers. We aim to ensure that followers are able to access the latest information, particularly about campaigns and important announcements in Welsh if this is their preference.

### **Forms and associated explanatory material**

- 4.21** We base our approach on making forms available bilingually by reflecting the nature of registered firms based in Wales by type, the list of available forms is available on our website.
- 4.22** Within our Scheme, we also commit to reviewing how we could, in time, increase the availability of bilingual online forms. However, as part of our move to helping firms and taking a more digital approach as an organisation we are slowly removing forms from our website and integrating them into 'Connect', our password protected system.

### **Official notices, public notices and staff recruitment notices**

- 4.23** We are committed to providing official notices, public notices and staff recruitment notices in English language newspapers (or similar media) distributed mainly or wholly in Wales, in bilingual format, or as separate Welsh and English versions. Notices will be in Welsh only in Welsh language publications.
- 4.24** During the reporting period we did not publish any relevant official notices, public notices and staff recruitment notices.

### **Raising awareness**

- 4.25** We have continued to promote our Welsh language services by informing the public in Wales through correspondence, on our Welsh language telephone information message, on our website and Welsh twitter feed.

## **Implementing the Scheme**

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### **Staffing, recruitment, language training and vocational training**

- 4.26** There are currently no positions within the FCA staffing structure where the ability to speak Welsh is considered 'essential' or 'desirable'. However, we are committed to ensuring that the provisions of the Scheme are delivered, and have now commissioned external support and capacity to provide the FCA with the necessary expertise and guidance.

### **Internal arrangements**

- 4.27** The scheme and the commitments made within carry the full authority, support and approval of our Executive Committee and are signed-off by the Chief Executive. We have established a Steering Group to oversee the coordination and delivery of the Scheme and the Implementation Plan, managers are responsible for implementing those aspects of the scheme relevant to their work.



- 4.28** The responsibility for monitoring the implementation of the scheme lies within the Business and Consumer Communications department, this enables the FCA to ensure a level of consistency within the department that is mostly responsible for our public facing work.

## 5 Complaints and suggestions for improvement

- 5.1** We are pleased to report that we did not receive any complaints in respect of our Welsh language services during the reporting period. To date, and in the four years since the FCA took over the responsibility for implementing the scheme, we have not received a single complaint from the public in respect of the Welsh language.

## 6 Looking ahead - scheme revision

- 6.1** Although we believe that the current FCA scheme is comprehensive and has seen a significant increase in the visibility of the language within the FCA, the planned review provides an opportunity to build on this success.
- 6.2** The review is underway, with the focus being placed on key areas where we believe that we can further strengthen our commitments such as forms and telephone services. We will also seek to strengthen our approach to providing individuals, firms and organisations in Wales with the active offer of Welsh language services.

