

Welsh Language Scheme Annual Report for 2018/19 to the Welsh Language Commissioner

December 2019

Contents

1	Overview	3
2	Scheme summary	4
3	Background to the organisation	5
4	Progress – general overview	6
5	Complaints and suggestions for improvement	10
6	Future development	11

How to navigate this document onscreen



returns you to the contents list

1 Overview

Introduction

- 1.1** The purpose of this monitoring report is to outline the progress made by the Financial Conduct Authority (FCA) during 2018/19 in delivering services in accordance with our Welsh Language Scheme.

2 Scheme summary

- 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 it 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 31 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 for - or are intended for - members of the public in Wales, or services provided more widely that 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 Background to the organisation

- 3.1** The FCA is the conduct regulator for 59,000 financial services firms and financial markets in the UK and the prudential regulator for over 24,000 of those firms; over 10,000 of these firms are based in Wales.
- 3.2** 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.
- 3.3** 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.
- 3.4** 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.
- 3.5** Our headquarters are in London, where approximately 3,500 staff are based, providing services for firms across England, Wales, Scotland and Northern Ireland.

4 Progress – general overview

- 4.1** In this, our second year of delivering our revised Welsh language scheme, we have continued to build and develop our bilingual provision. Externally, we have focused on our social media channels to help ensure that important information is available to the public in Welsh, while internally, our focus has been on raising awareness for the Welsh language amongst key staff.
- 4.2** We saw the revised scheme as an opportunity to strengthen our commitment to treat the Welsh and English languages on a basis of equality in the services we provide to the public in Wales. We acknowledged that improvements were required to ensure that our Welsh language scheme focused on developing our Welsh language offer.
- 4.3** Updates on implementing the Year 2 Actions from our Implementation Plan can be found in Appendix 1 of this report.

Progress – dealing with the public in Wales

Correspondence

- 4.4** We welcome written correspondence in Welsh and in English. 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 will be the same as for correspondence received in English.
- 4.5** We are now proactively publicising this offer having made changes to our first official authorisation correspondence with a firm, individual, group or organisation in Wales.
- 4.6** We record if an individual (including a firm, group or organisation) tells us that they wish to receive general correspondence in Welsh, and we have updated our information dataset screens to include a 'Prefer to be contacted in Welsh' check box.
- 4.7** General correspondence does not include correspondence of a specialist or supervisory nature, for example when conducting investigations and responding to complaints or correspondence generated automatically by our systems.
- 4.8** 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

- 4.9** We have now provided a Welsh Language option on our main telephone helpline with a recorded message in Welsh which outlines the services available in Welsh.

Public meetings and other dealings with the public in Wales

- 4.10** In line with the provisions of actions A12, A13 and A14 of our implementation plan, we have made provisions for:
- Sending bilingual invitations to public meetings in Wales and informing those attending that the use of Welsh at the event is welcomed.
 - Ensuring that a simultaneous translation service from Welsh to English is arranged when public meetings are held in Wales.
 - Sending bilingual invitations for seminars, training courses or similar events held for the public in Wales, informing invitees that, if appropriate, the use of Welsh is welcomed. In such cases, we will ensure a simultaneous translation service from Welsh to English is available
- 4.11** During the reporting period no public meetings were arranged or held in Wales.
- 4.12** We did not undertake paper based/online surveys with the public in Wales during the reporting period.

Progress – our public face

Publicity campaigns, exhibitions and advertising

- 4.13** Within our Scheme, we committed 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.
- 4.14** Our dedicated PPI webpage providing members of the public with important information with regards to the claim deadline was available in its entirety through the medium of Welsh. Both the Welsh and English versions are equal with regards to size, prominence and quality – and both were available simultaneously and equally accessible. We also produced consumer leaflets and outdoor advertising for the PPI deadline in Welsh as well as English, and a Welsh language version of our PPI television advert which was made available online via our website, our Welsh twitter channel and YouTube.
- 4.15** In line with the provisions of action A15 of our implementation plan, the FCA will now provide a Welsh language service when we set up telephone response lines and other ways of responding to campaigns in Wales.

Consumer publications

- 4.16** 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.

- 4.17** Our new 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.
- 4.18** The list of available publications is available on our website, as well as within Appendix 2 of this report.
- 4.19** 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.

Websites

- 4.20** We have a dedicated section for the Welsh language on the FCA website, this is a central hub for all of our 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.
- 4.21** Over the reporting period, we have recorded a total of 7,159 visits to the Welsh section.

Social media

- 4.22** Having launched a dedicated Welsh language corporate Twitter feed - @FCACymru during Year 1 of implementing our scheme, this year saw a significant increase in the number of tweets published. 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

- 4.23** 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 as well as within Appendix 2 of this report.
- 4.24** Within our Scheme, we also committed 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

- 4.25** 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.
- 4.26** During the reporting period we did not publish any relevant official notices, public notices and staff recruitment notices.

Raising awareness

- 4.27** 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.

Progress – implementing the Scheme

Staffing, recruitment, language training and vocational training

- 4.28** 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. In line with the requirements of Action A4 of our implementation plan we have agreed a set of performance indicators to monitor progress to ensure that services provided are in accordance with the scheme.

- 4.29** During the year, we provided key staff with Welsh awareness briefings designed to provide the background and context of the language for our staff, as well as to discuss why the language is important for the FCA and how, as an organisation, we have put actions in place to deliver our Welsh language scheme.

Internal arrangements

- 4.30** 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.

- 4.31** 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 Future development

- 6.1** Our aim over the next 12 months will be to continue delivering on our commitments with plans in place to deliver the following:
- producing an internal communications plan to raise awareness and understanding – to include development of staff guidance notes and templates
 - provide follow-up Welsh awareness briefing sessions
 - continue to increase the usage and profile of our Welsh language twitter account
 - based on FCA methodology for Equality and Diversity screening, develop policy impact screening tool
 - take a focused approach to publicising the Welsh results of the FCA's 'Financial Lives' report
- 6.2** All of the above will be a backdrop as we prepare for a formal update of the scheme in May 2020, in line with the Commissioner's guidance.

