

**Welsh Language Scheme**  
**Financial Conduct Authority**  
May 2017



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# Financial Conduct Authority Welsh Language Scheme

## 1 Introduction

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- 1.1** Under the Welsh Language Act 1993, every public body providing services to the public in Wales must prepare a scheme setting out how it will provide those services in Welsh.
- 1.2** This is the Financial Conduct Authority's (FCA) Welsh Language Scheme. It 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.
- 1.3** 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.
- 1.4** Further information about the scope and purpose of Welsh language schemes can be found in the Welsh Language Commissioner's guidelines on their website (<http://bit.ly/2lb6nDr>).
- 1.5** Our original Welsh Language Scheme, created by the then Financial Services Authority, was approved by the Welsh Language Board, under Section 9 of the Act. It came into effect on 30 October 2006, and transferred to the FCA when we were established in April 2013.
- 1.6** This revised Welsh Language Scheme sets out how the FCA has developed and built upon the achievements of the original scheme. It received the approval of the Welsh Language Commissioner under section 14(1) of the Welsh Language Act 1993 on 31 May 2017.

**1.7** The Welsh Language (Wales) Measure 2011 transfers the functions of the Welsh Language Act 1993, which relate to Welsh Language Schemes to the Welsh Language Commissioner. The Measure also gives legal force to the official status of the Welsh language. The FCA is committed to taking positive actions to implement relevant functions under the Measure.

## **2 Background to the organisation**

**2.1** The FCA is the conduct regulator for 56,000 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.

**2.2** 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.

**2.3** 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.

**2.4** 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 FSMA to use our resources economically and efficiently.

**2.5** Our headquarters are in London, where around 3,500 staff are based, providing services for firms across England, Wales, Scotland and Northern Ireland.

**2.6** Our website is [www.fca.org.uk](http://www.fca.org.uk) and further information on our commitment to the Welsh language can be found [here](#). Contact details in relation to this Scheme are given at the end of this document.

## Service planning and delivery

### **3 Policies, legislation and initiatives**

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- 3.1** Our policies, initiatives and services will be consistent with this Scheme. We will support the use of Welsh and will, whenever possible, enable the public in Wales to use Welsh as part of their day-to-day lives.
- 3.2** When we contribute to the development or delivery of policies, initiatives, services or new legislation led by other organisations, we will do so in a way which is consistent with this Scheme.

### **4 Delivering services**

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- 4.1** We will have a dedicated webpage outlining our commitment to the Welsh language and all services and resources available in Welsh will be proactively offered and available in one place. Where resources are available in Welsh, they will also be available alongside the English resource on our website. We will ensure that as many of our services as reasonably practicable are available in Welsh.

### **5 Our regulatory functions – and services undertaken on our behalf by third parties**

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- 5.1** Any agreements or arrangements which we make with third parties will be consistent with the relevant parts of this Scheme, when those agreements or arrangements relate to the provision of services to the public in Wales. Where relevant, we will monitor progress and set performance indicators for third parties to ensure that those services are provided in accordance with this Scheme.
- 5.2** The above will include services which are contracted out, granting licences and granting other permissions.

### **6 Standards of quality**

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- 6.1** We will work on the basis that services provided in Welsh and English will be of equal quality, provided within the same timescale and that the Welsh language is treated no less favourably than the English language.
- 6.2** Any form of contact with the public in Wales which is not specifically dealt with by this scheme will be undertaken in a manner which is consistent with the general principles of this Scheme.

## Dealing with the public in Wales

### 7 Correspondence

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- 7.1** We welcome written correspondence in Welsh and in English, and we will proactively publicise this. We will state this in our first official authorisation correspondence with a firm, individual, group or organisation in Wales. This will also be proactively offered in publications and notices that invite persons to respond to us.
- 7.2** When we send our Annual Report to a firm, individual, group or organisation in Wales, we will do so bilingually, and we will inform recipients that we welcome correspondence in Welsh.
- 7.3** When someone writes to us in Welsh, we will reply in Welsh (if a reply is required).
- 7.4** Our target time for a response in Welsh will be the same as for correspondence received in English.
- 7.5** If an individual (including a firm, group or organisation) tells us that they wish to receive general correspondence in Welsh, we will keep a record of this, and any correspondence/general correspondence sent from then onwards will be in Welsh. General correspondence will 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.
- 7.6** When engaging in significant communication exercises with the public in Wales, such as campaigns, we will provide bilingual materials.
- 7.7** Enclosures sent with bilingual general correspondence letters will always be bilingual, when the material is available.
- 7.8** Any enclosures sent to those who have indicated Welsh correspondence as a preference will be Welsh or bilingual when the material is available.



**7.9** The above will apply to electronic correspondence as well as paper correspondence.

**7.10** We will not treat a Welsh language version of correspondence less favourably than the corresponding English version, which includes that Welsh correspondence will be signed (if the English version has been signed).

## **8 Telephone communications**

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**8.1** We will provide a Welsh Language Option on our main telephone helpline with a recorded message in Welsh which will outline the services available in Welsh. It would not generally be practicable for FCA staff to conduct telephone conversations in Welsh unless this service is specifically offered and advertised; this is an area where we will seek to improve our service provision over the lifetime of the Welsh Language Scheme.

## **9 Public meetings**

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**9.1** When we hold public meetings in Wales, we will send invitations bilingually and inform attendees that the use of Welsh at the meeting is welcomed. We will ensure that a simultaneous translation service from Welsh to English is available.

## **10 Other meetings with the public in Wales**

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**10.1** It would not generally be practicable for FCA staff to conduct face-to-face meetings with the public in Welsh unless this service is specifically offered and advertised.

## **11 Other dealings with the public in Wales**

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**11.1** When we undertake paper-based/online surveys with the public in Wales, we will ensure that all aspects of communication will be available bilingually, and respondents will be able to complete the survey in Welsh or English.

**11.2** When we arrange seminars, training courses or similar events for the public in Wales, we will send invitations bilingually and, if appropriate, inform attendees that the use of Welsh is welcomed. In such cases, we will ensure that a simultaneous translation service from Welsh to English is available.

## Our public face

### 12 Publicity campaigns, exhibitions and advertising

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- 12.1** When undertaking publicity campaigns, exhibitions and advertising activities in Wales or aimed at the general public in Wales as part of UK-wide activity, we will provide all the relevant material in bilingual or separate Welsh and English format. If the Welsh and English versions have to be published separately, both versions will be equal with regard to size, prominence and quality – and both versions will be available simultaneously and will be equally accessible.
- 12.2** Any advertisements placed in English-language newspapers (or similar publications) distributed mainly or wholly in Wales will be bilingual, or will appear as separate Welsh and English versions with both versions appearing simultaneously, and being equal with regard to size, prominence and quality.
- 12.3** In Welsh-language publications, advertisements will be in Welsh only.
- 12.4** Television, cinema and radio advertising in Wales will be conducted in Welsh and English. Television campaigns which appear on S4C will be in Welsh. Radio campaigns broadcast during Welsh-language programmes on commercial radio stations will be in Welsh. Wherever possible and when economically justifiable, we will avoid using Welsh language subtitles or dubbing adverts into Welsh (excepting voice-overs).
- 12.5** When we set up telephone response lines and other ways of responding to campaigns in Wales, we will provide a Welsh-language service.
- 12.6** When staffing campaign exhibitions stands and displays in Wales, we will ensure that Welsh speakers are available to facilitate Welsh conversations.

## 13 Consumer publications

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- 13.1** We will publish our Annual Report, our flagship corporate document, in Welsh as well as in English.
- 13.2** To ensure that we focus our resources responsibly, we will ensure that our approach to making generic publications available bilingually reflects the nature of registered firms based in Wales by type.
- 13.3** Having due regard for the nature of firms in Wales, we will publish the top 20 most-used generic FCA consumer materials bilingually. We will increase the availability of bilingual publications over time by making available an additional 5 publications annually. The list of available publications will be available on our website.
- 13.4** We will 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.
- 13.5** If the Welsh and English versions have to be published separately (for instance, where a single document would be too lengthy or bulky), both versions will be of equal size and quality – and our normal practice will be to ensure that both versions are available in reasonable time and are equally accessible. Each version will note clearly that the material is available in the other language.

- 13.6** If not available free of charge, the price of a bilingual document will not be greater than that of a single-language publication – and the price of separate Welsh and English versions will be the same.
- 13.7** The above will also apply to material made available electronically on our website or otherwise.

## 14 Websites

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- 14.1** We will have a dedicated section for the Welsh language on the FCA website which will include information on the services available in Welsh, links to bilingual publications and forms, as well as this Scheme and associated action plan. The Welsh section will be easily accessible from a prominent link on the homepage.
- 14.2** When designing new websites, or redeveloping our existing websites, we will take into account our obligations under this Scheme as well as the Welsh Language Commissioner's publication on Technology, Websites and Software (<http://bit.ly/1SqqmuC>).
- 14.3** Whenever we post English-language publications on our websites, the Welsh versions will be posted at the same time, if a Welsh version is to be made available. Where resources are available in Welsh, they will also be available alongside the English resource on our website.

## 15 Social media

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- 15.1** We will develop a dedicated Welsh-language corporate Twitter feed where planned tweets will be posted in Welsh at the same time as the English version. It will not generally be practicable for emergency (unplanned) or specific regulatory intervention related tweets to be available in Welsh. Emergency tweets relating to Wales specifically will, where possible, be posted at the same time as the English.
- 15.2** When a person contacts the FCA by social media in Welsh, we will reply in Welsh (if an answer is required and appropriate). In line with our social media policy, we do not tend to engage via Twitter in English or Welsh.

## 16 Forms and associated explanatory material

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- 16.1** We will ensure that our approach to making paper/downloadable forms available bilingually reflects the nature of registered firms based in Wales. Due to the nature of our online 'system change implication forms', such as those available on our 'Gabriel' and 'Connect' systems, these will not be available bilingually; by doing this we can focus our resources responsibly.
- 16.2** Having due regard to the nature of firms in Wales, we will make the top 10 most-used forms by these organisations/individuals available in Welsh and English, and we will increase the availability of bilingual forms over time by making an additional three forms available annually. The list of available forms will be available on our website.
- 16.3** We will respond to specific bilingual form requests on a case-by-case basis and we will consider making the material available in Welsh, where that is reasonably practicable. Considerations will include the relevance of the form to the nature of the registered firms based in Wales and demand for the specific form.
- 16.4** If the Welsh and English versions have to be published separately (for instance, where a single document would be too lengthy or bulky), both versions will be of equal size and quality – and we will ensure that both versions are available at the same time and are equally accessible. Each version will note clearly that the material is available in the other language.
- 16.5** When we enter information on Welsh versions of forms that are sent to the public, we will do so in Welsh.
- 16.6** When we enter information on bilingual forms that are sent to the public, we will do so bilingually unless we know that the recipients would prefer to receive the information in Welsh or English only.
- 16.7** When other organisations which are under a contract arrangement with the FCA distribute forms on our behalf, we will ensure that they do so in accordance with the above.
- 16.8** When other organisations with which we are in partnership distribute forms on our behalf, we will encourage them to do so in accordance with the above.
- 16.9** We will review, in conjunction with the Welsh Language Commissioner, how we increase the availability of bilingual online forms over time.

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

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- 17.1** Official notices, public notices and staff recruitment notices in English-language newspapers (or similar media) distributed mainly or wholly in Wales will be bilingual, or appear as separate Welsh and English versions. Notices will be in Welsh only in Welsh-language publications.
- 17.2** The Welsh and English versions will be equal in terms of format, size, quality and prominence.
- 17.3** Any official notices, public notices or staff recruitment notices placed elsewhere in Wales will be bilingual.

## **18 Raising awareness**

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- 18.1** We will promote Welsh-language services that we provide by proactively informing the public in Wales through correspondence and on our Welsh-language telephone information, at events in Wales and on our website, and Welsh Twitter feed.

## **19 Press releases and contact with the media**

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- 19.1** Press releases that we send specifically to Welsh-language print and broadcast media in Wales will be issued in Welsh and English where deadlines permit – or according to the language preference of the recipient media organisation or publication.
- 19.2** When we post press releases on our website which are specific to Wales, they will be posted in Welsh and English.

## Implementing the Scheme

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

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**20.1** Although there are currently no positions within the FCA where the ability to speak Welsh is considered 'essential' or 'desirable', we are committed to ensuring that the provisions of this Welsh Language Scheme are delivered. We will put processes in place to facilitate this aim which are detailed within the action plan. These will include staff briefings, staff guidelines and an internal awareness raising campaign.

### **21 Information and communications technology**

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**21.1** The need to provide information and services in Welsh, and operate in accordance with this Scheme, will be catered for as we develop, design and purchase information and communications technology products and services.

**21.2** Whenever possible, and economically justifiable, we will modify our existing information and communications technology systems to ensure that they enable us to provide information and services in Welsh – and operate in line with this Scheme. We will also consider the Welsh Language Commissioner's publication on Technology, Websites and Software (<http://bit.ly/1SsgmuC>).

### **22 Partnership working**

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**22.1** When we are the strategic and financial leader within a partnership, our input to the partnership will comply with this scheme and we will encourage the other partners to comply.

**22.2** When we join a partnership that another organisation is leading, our input to the partnership will comply with this Scheme and we will encourage the other partners to comply.

**22.3** When we are a partner in a consortium, we will encourage the consortium to comply with this Scheme. When acting in the name of the consortium, we will operate in accordance with this Scheme.

**22.4** The above refers only to formal partnerships dealing with services available to the public in Wales.

## **23 Internal arrangements**

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**23.1** The measures in this Scheme carry the full authority, support and approval of our organisation and have been approved by our Executive Committee and signed off by the Chief Executive.

**23.2** Managers will be responsible for implementing those aspects of the Scheme relevant to their work.

**23.3** We will appoint a senior member of staff to coordinate the work required to deliver, monitor and review this Scheme.

**23.4** We will prepare, and maintain, a detailed action plan to be shared with the Welsh Language Commissioner, setting out how we will ensure that we will operate in accordance with this Scheme. The action plan will come into effect on the date on which the Scheme comes into effect. The plan will include targets, deadlines and a report on progress against each target.

**23.5** The Scheme will be publicised to our staff, and to the public in Wales. It will be published on our website in a prominent place.

**23.6** We will produce guidance for our staff to ensure that they know how to implement the measures contained in this Scheme.

**23.7** Existing or similar guidance used by our staff will be amended to reflect the measures contained in this Scheme.

**23.8** We will, as appropriate, arrange briefing and training sessions for our staff to increase awareness of this Scheme – and to explain how it will affect their day-to-day work.

**23.9** We will ensure that we use only qualified and experienced translators, interpreters and advisers to help with the delivery of this Scheme, as appropriate.

## **24 Monitoring**

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**24.1** We will monitor our progress in delivering this Scheme against the targets set out in the accompanying action plan.

**24.2** The senior member of staff appointed to coordinate the work required to deliver, monitor and review this Scheme will report to senior management on that progress on an annual basis.

**24.3** Our existing monitoring and reporting procedures will include reference to progress in delivering this Scheme, as appropriate.

**24.4** We will report to the Welsh Language Commissioner on an annual basis and as requested, outlining progress in delivering this Scheme and action plan.

## 25 Reviewing and amending the Scheme

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- 25.1** We will review this Scheme within three years of its coming into effect.
- 25.2** Also, from time to time, we may need to review this Scheme, or propose amendments to this Scheme, because of changes to our functions, or to the circumstances in which we undertake those functions, or for any other reason.
- 25.3** No changes will be made to this Scheme without the Welsh Language Commissioner's approval.

## 26 Complaints and suggestions for improvement

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- 26.1** Our aim is to provide the best possible service at all times but, sometimes, things can go wrong. Complaints related to this Scheme, or suggestions for improvement are seen as an opportunity to improve our services, and should be directed to the senior member of staff with responsibility for the Scheme, at the following address:

**Emma Stranack,**  
Head of Business & Consumer  
Communications

**Financial Conduct Authority**  
25 The North Colonnade  
Canary Wharf  
London  
E14 5HS

Or by email: [cymraeg@fca.org.uk](mailto:cymraeg@fca.org.uk)

The FCA will cooperate with the Commissioner in order to resolve complaints and during any investigations held under Section 17 of the Welsh Language Act.



