



Welsh Language Scheme



Statement of commitment

Lloyds TSB has adopted the principle that, in the conduct of its business in Wales, we will treat the Welsh and English languages on a basis of equality and this leaflet sets out how we will implement this principle when providing services to the public in Wales. We recognise that offering the public in Wales the right to choose which language to use in their dealings with Lloyds TSB is a matter of good practice.

Please contact us if you'd like this in Braille, large print or on audio tape.

www.lloydstsb.com

Lloyds TSB Bank plc Registered office: To 27 March 2003 – 71 Lombard Street, London EC3P 3BS. From 28 March 2003 – 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065.

Lloyds TSB Scotland plc Registered office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland no. 95237.

Regulated by the Financial Services Authority and signatories to the Banking Codes. M54229/0303



What the scheme includes

- Branch signage
- Merchandising
- Corporate identity
- Automated teller machines
- Telephony
- Welsh-speaking staff
- Staff recruitment
- Welsh language training
- Correspondence
- Customer authorities and forms
- Community profile and media relations
- Translation services
- Implementation and ongoing monitoring

Branch signage

Information and directional signage, both internal and external at our branches and offices in Wales, including internal areas to which members of the public have access, will be fully bilingual. The size, quality, legibility and prominence of text on signs should respect the principle of equality.



Merchandising

We will continue to enhance our range of Welsh versions of our core-banking material (displays, posters including advertising and official and public notices, brochures and leaflets) directed to the public in Wales. This will only be constrained by commercial considerations when, for example, the term of a particular campaign or product prevents bilingual production.

It will be of equal size, quality, legibility and prominence. Welsh and English versions of any document will be issued simultaneously, distributed together and be equally accessible. When such material is distributed by hand, such as over the counter or at an exhibition, the public will be asked what version they would like. This will only be constrained by commercial considerations when, for example, the term of a particular campaign or product prevents bilingual production.

Corporate identity

We will adopt and present a fully bilingual corporate identity in Wales, the consistency of which will be reflected on such things as letterheads, compliment slips, facsimile paper, business cards, identity badges, displays and publications.

Automated teller machines

All Cashpoint® machines within Wales will offer bilingual facilities. We are currently in the process of upgrading certain machines to enable them to offer a bilingual service, which should be complete before the end of 2003.

Cashpoint® is a registered trademark of Lloyds TSB Bank plc.



Telephony

Whenever possible, we will welcome telephone calls in Welsh, as in English. Arrangements will be in place to transfer calls if the person taking a call cannot speak Welsh or arrangements made for a Welsh speaker to telephone back as soon as possible. Welsh-speaking staff who answer the telephone calls will adopt a short greeting in Welsh, coupled with an offer of help, in order to make it clear to callers that they are welcome to speak Welsh.

Some services such as Lost/Stolen Card enquiries are based in England. In these cases, calls will be undertaken in English.

Welsh-speaking staff

We will ensure that the staffing profile of our branches in Welsh-speaking communities is reflective of those communities. Whenever possible, any customer wishing to speak in Welsh will be put in contact with a Welsh speaker. Staff name badges will indicate whether a member of staff can speak Welsh.

Staff recruitment

Our recruitment process will ensure that we take into account linguistic abilities as one of a number of skills to be considered for positions in our branches in Wales. Job advertisements in Wales will be issued bilingually.

Welsh language training

Lloyds TSB encourages its staff to learn Welsh or improve their ability to speak Welsh and we will support and enable those who wish to do so.



Correspondence

We welcome correspondence in Welsh as in English; letters received in Welsh will receive a signed Welsh reply. We will correspond in Welsh following face-to-face or telephone communications in Welsh. Circular and standard letters to the public in Wales will be issued bilingually.

Customer authorities and forms

Examples of items included in this category currently available in bilingual format include chequebooks, paying-in books and brochures outlining some of our core banking products. It is our intention to provide core account mandates and standing order mandates. We accept for clearance cheques written in the medium of Welsh.

Community profile and media relations

Notices to the press and media in Wales, including press releases, will be issued bilingually. This would relate to S4C, HTV Wales, The Western Mail and other Wales only publications. Campaigns that are run on UK-wide radio and press will not be bilingual. Official notices and public notices should appear in Wales in Welsh and English. This relates to official notices in the press such as interest rate changes.

When Lloyds TSB is approached to take part in a Welsh television or radio broadcast it will ensure, that when it is considered appropriate to take part, it provides a fluent Welsh speaker.

Lloyds TSB recognises the part we play in the community life of Wales and will continue to support local charity and community work primarily through its charitable giving arm, The Lloyds TSB Foundation. We will also aim to continue to support major sporting and arts events.



Translation services

In order to ensure that Lloyds TSB maintains a consistent approach we will only use Welsh Language Board approved translation services.

Implementation and ongoing monitoring

It will be necessary to ensure that there are available, sufficient and appropriately skilled Welsh speakers to enable delivery of a full service through the medium of Welsh. We will continue to maintain a register of all staff who speak Welsh with their level of proficiency. We will identify those branches and jobs where the ability to speak Welsh is essential and those where it is desirable, identifying the level of proficiency required in each case.

We will ensure that everyone within the Group is familiar with the Welsh Language Scheme, that our staff know how it should be implemented and what is expected of them. We will assess the linguistic consequences of any new policies and initiatives when formulating them to ensure consistency with the Welsh Language policy.

Responsibility for monitoring and reviewing the policy will rest with the area director with responsibility for Wales, who will from time to time seek the views of Welsh speakers about the range and quality of services in Welsh provided by the Group. An annual monitoring report will be published that outlines the performance in terms of implementing the Welsh Language Scheme. A copy of the report will be sent to the Welsh Language Board. Regular internal reviews will also take place to review compliance. The Group's existing complaints procedure is available for dealing with grievances in respect of the policy.

Lloyds TSB is a voluntary member of the Welsh Language Board who have approved this policy.



Timetable for future action

	Timescale
The provision of more of the Bank's forms, leaflets and marketing material in Welsh	Ongoing
Identification of additional services that could be offered through the medium of Welsh	Ongoing
Creation of a customer database to establish language preferences	Medium term

