



José Carvalho

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Delyth Jewell MS

Culture, Communications, Welsh Language, Sport, and International Relations Committee

Via email: SeneddCulture@senedd.wales

21 December 2023

Dear Chair,

Thank you for your letter of 11 December 2023 with further questions following the oral evidence I gave to the Committee on 29 November 2023.

I have taken each of your points in turn, which I hope provide helpful insight.

Number of users of the Welsh Language Service

In the period April22-March23 we received an average of 22 calls per day into our Welsh Service Line. As part of our decision-making process, we reviewed historic call volumes to understand the trend. Naturally, there was some fluctuation over the course of the pandemic, but between 2019 and 2023 we have seen a 41% decrease in calls into the line.

We would be grateful if HSBC could outline how it determines whether or not a customer is “vulnerable”.

We will be calling 85 customers who we have deemed to be vulnerable. These 85 have been identified from the 1676 unique users of the Welsh Service Line, rather than from c.600,000 customers in Wales. The customers we will be calling have been identified based on those who call more than twelve times a year and are not digitally active, and those for whom we already hold care markers.

What assurances can HSBC provide that Welsh speaking customers would not be at a disadvantage, through no fault of their own, because of the three-day wait for a call-back.

We will always attempt to assist our customers at first point of contact when they call, albeit this will be in English. As part of our review, we will look into individual circumstances to understand whether the call-back service caused any issues.

A guarantee that they will receive a Welsh language call-back within one business day.

We cannot guarantee a call-back within one working day. The maximum waiting time for this replacement call-back will be three working days, although we will endeavour to call as soon as possible. We do not want to promise something on which we cannot deliver.

HSBC UK Bank plc

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Registered in England number 9928412. Registered Office: 1 Centenary Square, Birmingham, B1 1HQ

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

A guarantee that a pre-arranged time will be provided for a call-back.

On a first attempt to call a customer, if they answer but it is not a convenient time to speak, we will arrange a time and date with them to call back, Monday-Friday 0900-1700. Should they not answer, we will leave a voicemail and send an email, if we hold the information for the customer. In that email we will invite the customer to reply with a date and time that is convenient for them to speak, Monday-Friday 0900-1700.

A guarantee that they will receive a minimum of three call-backs should the first call-back not be answered.

After 15 January 2024, when a customer calls the Welsh Service Line number, they will be redirected to our main English-speaking menu. If the customer wishes to speak in Welsh, the agent will send an internal message requesting a call-back. The maximum waiting time for this replacement call-back will be three working days, although we will endeavour to call as soon as possible. Whilst this service is new, and customers are adapting, we will make five attempts across three working days for the first three months. This is to ensure we make as much effort as possible to contact the customer. After three months, we will review contact rates and adjust our approach accordingly. We will also send an email and leave a voicemail each time we call, if we hold this information for the customer. If, after three working days with five attempts, we are still unable to reach a customer, no further attempts will be made unless a new referral is generated.

A guarantee that vulnerable customers who cannot fulfil the security requirements for a call-back from the bank will be given additional specialist support from the bank.

I cannot go into detail of our security procedures, but we ensure all customers have security credentials, so we know the customer is who they say they are in order to meet our regulatory obligations.

The HSBC banking app is available in different languages across the world.

Our international online banking offering varies significantly between the markets in which we operate. For the majority of markets, English is the only option offered. In Malaysia and the Philippines, for example, where several minority languages are spoken, online banking and the app are only offered in English. Similarly, in Argentina, where the national language is Spanish, and English is a minority language, we only offer online banking in Spanish with no English alternative.

Additionally, in the session I committed to write back on the following points:

Banking hubs

Cash Access UK have announced the creation of seven banking hubs in Wales; two opened in 2023 (Prestatyn and Welshpool) and five will open in 2024 (Porthcawl, Treorchy, Risca, Abergele, and Abertillery). We have committed a community banker to each of them.



Customer communications

We will be writing to all users of the line again, in Welsh and in English, week commencing 18 December 2023. In this letter, we will restate the replacement call-back option open to customers, as well as alternate ways of banking with Welsh language support. For example, some of our branches continue to offer a Welsh translation service, have Welsh speaking staff, and we will still reply to any Welsh correspondence in Welsh. This is additional to the English language options to bank at the Post Office, banking hubs, and our branch and telephony services. As well as in the customer letter, the replacement call-back service will be advertised in branch through posters and branch radio, and added to our current Welsh webpage, found [here](#).

Review

As I mentioned to the Committee, we will be conducting a review of the volumes of call-back requests received, in 2Q24, to assess customer demand and how the replacement service is functioning, including through customer feedback. I am committed to our Consumer Duty obligations of providing good outcomes for our customers. I will provide a written update to the Committee after this review is complete.

I hope you find the above information useful. Please let me know if I can be of further help.

Kind regards,

A handwritten signature in black ink that reads "José Carvalho". The signature is written in a cursive style.

José Carvalho