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# Adolygiad statudol i wasanaethau Cymraeg banciau'r stryd fawr yng Nghymru



Comisiynydd y  
Gymraeg  
Welsh Language  
Commissioner

## Statutory review of the Welsh language services of high street banks in Wales

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Ebrill 2015  
April 2015



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# 1 Rhagair

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Yn ystod y 1990au a degawd cyntaf y ganrif hon bu'r sector bancio yng Nghymru'n flaengar wrth gydnabod gwerth darparu gwasanaethau i unigolion, busnesau a sefydliadau yn Gymraeg. Cafodd y gwasanaethau hyn eu croesawu gan ddefnyddwyr gwasanaeth yng Nghymru ac fe ddaeth pobl i arfer â delio â'u harian drwy gyfrwng y Gymraeg.

Serch hynny, yn ystod y misoedd a'r blynyddoedd diwethaf mae'r gwasanaethau Cymraeg fel pe baent wedi eu diraddio. Camu yn ôl yn hytrach nag ymlaen wnaeth banciau o safbwynt eu defnydd o'r Gymraeg yn ystod y blynyddoedd diwethaf; a ni wnaed lle i'r Gymraeg yn y datblygiadau arloesol sy'n prysur ddisodli'r dulliau traddodiadol o fancio.

Mae defnyddwyr y gwasanaethau yn sicr wedi sylwi ar hyn, ac rwyf wedi gweld cynnydd sylweddol yn y cwynion sydd wedi dod i law gan unigolion a mudiadau sy'n siomedig â diffyg darpariaeth Gymraeg y banciau yng Nghymru.

Er mwyn dysgu beth yw'r rhwystrau a chanfod ffyrdd i ailafael yn y gwasanaethau Cymraeg a datblygu gwasanaethau newydd yn yr iaith, penderfynais gynnal adolygiad statudol dan Ran 2 Mesur y Gymraeg (Cymru) 2011.

Mae'r adroddiad hwn yn ystyried y cryfderau a'r gwendidau yng ngwasanaethau Cymraeg y banciau, ac yn fwy arwyddocaol, efallai, yn adnabod y cyfleoedd iddynt ddatblygu gwasanaethau newydd ac arloesi wrth ateb gofynion iaith eu cwsmeriaid.

Byddaf yn defnyddio'r adroddiad hwn fel sail i weithio gyda'r banciau er mwyn sicrhau eu bod yn darparu gwasanaethau Cymraeg cadarn er budd cwsmeriaid yng Nghymru.

Meri Huws

**Comisiynydd y Gymraeg**

# 1 Foreword

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During the 1990s and the first decade of this century the banking sector in Wales was progressive in recognizing the value of providing services to individuals, businesses and organizations through the medium of Welsh. These services were welcomed by service-users in Wales and people became used to dealing with their money through the medium of Welsh.

However, in recent months and years the Welsh language services seem to have degraded. The banks have taken a step backwards rather than forward in terms of using the Welsh language; and they haven't included the language in any of the innovative developments which are rapidly replacing the traditional banking methods.

Service-users have certainly noticed this, and I have seen a significant increase in complaints from individuals and organizations who are disappointed with the lack of Welsh language provision by banks in Wales.

To learn what the barriers are and to find ways to resume the Welsh language services and to develop new services in Welsh, I decided to conduct a statutory review under Part 2 of the Welsh Language (Wales) Measure 2011.

This report examines the strengths and weaknesses of the Welsh language services offered by high street banks. More significantly, perhaps, it also identifies the opportunities for them to develop new services and be innovative in meeting the language choice of their customers.

I will use this report as a basis to work with the banks to ensure that they provide robust Welsh language services to customers in Wales.

Meri Huws

**Welsh Language Commissioner**

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## 2 Cyd-destun yr adolygiad

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- 2.1 Comisiynwyd yr adolygiad statudol hwn gan Gomisiynydd y Gymraeg yn dilyn cynnydd sylweddol yn y nifer o gwynion a dderbyniwyd ganddi am wasanaethau bancio yn ystod 2014.
- 2.2 Y bwriad oedd:  
“cynnal adolygiad o gryfderau a gwendidau'r gwasanaethau Cymraeg sydd ar gael gan y banciau stryd fawr sy'n weithredol yng Nghymru. Ar sail yr adolygiad, cynnig argymhellion clir ac ymarferol er mwyn gweithio tuag at ddatrys unrhyw wendidau sy'n bodoli.”
- 2.3 Yn ogystal â'r dystiolaeth a chwynion a ddaeth i law yn 2014, cyhoeddodd y Comisiynydd y byddai yn gwahodd unigolion, cymdeithasau a chyrff eraill i gysylltu a rhannu eu profiadau o wasanaethau Cymraeg y banciau.
- 2.4 Penodwyd Wyn Mears i gynnal yr adolygiad ar ddechrau 2015.

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## 2 Context of the review

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- 2.1 This statutory review was commissioned by the Welsh Language Commissioner following a significant rise in the number of complaints received regarding banking services during 2014.
- 2.2 The aim was:  
“to conduct a review of the strengths and weaknesses of the Welsh language services offered by high street banks operating in Wales and, based on the review, offer clear and practical recommendations in order to work towards solving any existing weaknesses.”
- 2.3 As well as the evidence and complaints received in 2014, the Commissioner announced that she would be inviting individuals, associations and other bodies to contact her and share their experiences of the banks' Welsh language services.
- 2.4 Wyn Mears was appointed to conduct the review at the start of 2015.

# 3

## Methodoleg

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- 3.1 Derbyniwyd 102 ymateb gan y cyhoedd i'r alwad gan y Comisiynydd am dystiolaeth.
- 3.2 Twitter oedd y dull mwyaf poblogaidd o ymateb, yn bennaf trwy gyfrwng Cymdeithas yr Iaith Gymraeg. Derbyniwyd 14 llythyr neu e-bost uniongyrchol gan ganghennau Merched y Wawr. Wrth ddehongli'r ymateb ar gyfer yr adroddiad hwn ynyswyd sylwadau unigol - a allai ymddangos o fewn yr un ymateb - ac felly 134 o sylwadau yw sail y casgliadau.
- 3.3 Cynhaliwyd pedwar cyfweiliad wyneb yn wyneb ag uwch swyddogion y pedwar prif fanc yng Nghymru, a gwahoddwyd tri banc arall i ymateb i holiadur ynglŷn â'u gwasanaethau Cymraeg.
- 3.4 Derbyniwyd cyngor defnyddiol gan ddau aelod o staff academaidd Prifysgol Bangor mewn cyfarfod wyneb yn wyneb a negeseuon e-bost dilynol.
- 3.5 Er nad oes fawr o ddadansoddi wedi bod o'r sector bancio yng Nghymru, mae'r newidiadau sylfaenol ar sut y cyflwynir gwasanaethau yn berthnasol iawn i ddyfodol banciau yng Nghymru. Cynhaliwyd ymchwil desg i geisio adnabod y chwyldro mewn bancio personol sydd eisoes wedi digwydd, a'r hyn fydd yn debyg o ddigwydd dros y blynyddoedd sydd i ddod.
- 3.6 Cynhaliwyd arsylwad cyffredinol o ddelwedd gyhoeddus y banciau ar y stryd fawr, yng Nghaerdydd, Abertawe a Bangor gan gynnwys y banciau newydd a heriol 'Challenger Banks' sydd yn prysur creu cystadleuaeth newydd i'r dull traddodiadol o fancio.

# 3

## Methodology

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- 3.1 102 responses were received to the Commissioner's invitation for further evidence.
- 3.2 Twitter was the most popular method of responding mainly through the Welsh Language Society. A total of 14 letters or direct e-mails were received from Merched y Wawr branches. In interpreting the response for this report, individual comments - which could appear within the same response - were isolated, and therefore the conclusions are based on 134 comments
- 3.3 Four face-to-face interviews were held with senior officers at the four main banks in Wales, and three other banks were invited to respond to a questionnaire regarding their Welsh language services.
- 3.4 Useful advice was received by two members of academic staff from Bangor University during a face-to-face meeting and in subsequent e-mails.
- 3.5 Whilst the banking sector in Wales has not been subject to a great deal of analysis, the basic changes to the way that services are provided are very relevant to the future of banks in Wales. Desk research was undertaken to try and understand the revolution in personal banking which has already taken place, and what is likely to happen over the coming years.
- 3.6 A general observation was undertaken of the public image of high street banks in Cardiff, Swansea and Bangor, including the new 'Challenger Banks' which are rapidly creating competition for traditional banks.

# 4

## Bancio yn 2015

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1  
The Way We  
Bank Now  
Adroddiad y  
British Banking  
Association  
2014

2  
The Way We  
Bank Now  
Adroddiad y  
British Banking  
Association  
2014

- 4.1 Ers i'r prif fanciau fabwysiadu eu polisiau iaith cyntaf yng nghyfnod Bwrdd yr Iaith Gymraeg, mae tro ar fyd wedi bod ym musnes bancio yn y DU.
- Hyd yn oed cyn yr argyfwng economaidd a ddeilliodd o broblemau bancio byd-eang yn 2007, roedd newidiadau ar y gweill i'r modd y gweithredwyd gwasanaethau bancio personol a masnachol, ond erbyn hyn gellir dweud bod chwyldro wedi digwydd dros y cyfnod.
- Technoleg**
- 4.2 Nid oes cymhariaeth rhwng y modd y mae cleientiaid yn rheoli ac yn symud eu harian yn 2015 â'r drefn gyffredin ar ddechrau'r ganrif. Erbyn heddiw mae miliynau o gwsmeriaid yn defnyddio rhaglenni ffôn symudol neu "ap" sy'n caniatáu mwy o hyblygrwydd wrth ymdrin ag arian. Amcangyfrifir bod apiau a gynigir gan y banciau wedi eu lawrlwytho dros 14m o weithiau yn y DU<sup>1</sup>. Defnyddir apiau bancio dros 2.6 miliwn o weithiau bob dydd yn y DU, a defnyddir y we i drosglwyddo bron i £1 biliwn yn ddyddiol. Mae'r tueddiad tuag at ddefnyddio apiau symudol yn gynt nag oedd datblygiad bancio ar y we yn ystod y degawd diwethaf, ac mae dyfodiad "Paym", sy'n caniatáu i gwsmeriaid wneud taliadau o'u ffonau symudol yn debygol o gyflymu'r newidiadau hyn. Cyn bo hir, hefyd bydd "delweddu sieciau" yn galluogi cwsmeriaid i wneud taliadau ac i dalu biliau ar eu cyfrifiaduron.
- 4.3 Golyga hyn nad oes angen treulio amser yn ymweld â changen neu'n aros mewn ciw ar linell ffôn. Mae'n haws bancio heddiw ac mae gan gwsmeriaid fwy o reolaeth dros eu hadnoddau.
- 4.4 Mae cwsmeriaid yn disgwyl i'w gwasanaethau bancio fod ar gael ar nifer o gyfryngau gwahanol, ac maent yn disgwyl cael opsiynau gwahanol ar gyfer cysylltu â'u banciau. Yn eu hadroddiad<sup>2</sup> mae'r BBA yn enghreifftio proses o wneud cais am forgais a allai ddechrau gyda neges ar Twitter, cyn symud ymlaen at alwad ffôn, yna ymweld â changen, cyn cwblhau cais ar-lein.
- 4.5 Mae banciau yn ymateb i filoedd o negeseuon e-bost, negeseuon Facebook a negeseuon Twitter, ac o ganlyniad mae'r defnydd o ganolfannau galwadau ffôn yn gostwng. Mae Banc Nationwide yn unig yn ymateb i 190,000 o negeseuon e-bost bob wythnos, ac roedd banc NatWest/RBS wedi ymateb i dros 90,000 o negeseuon Twitter gan eu cwsmeriaid yn 2013.
- 4.6 Yn ôl NatWest/RBS bu cwmp o 30% yn y nifer o weithrediadau ariannol yn eu canghennau ers 2011, a dros yr un cyfnod cynyddodd y gweithrediadau digidol ac ar-lein o dros 200%.

# 4

## Banking in 2015

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1  
The Way We  
Bank Now  
British Banking  
Association  
Report, 2014

2  
The Way We  
Bank Now  
British Banking  
Association  
Report, 2014

- 4.1 Since the main banks adopted their first language policies under the Welsh Language Board, there has been a revolution in the banking sector in the UK.
- Even before the economic crisis which resulted from worldwide banking problems in 2007, there were changes to the way in which personal and commercial banking services were being operated, but we can now say that a revolution has taken place during this period.
- Technology**
- 4.2 There is no comparison between the way in which clients manage and move their money in 2015 and the usual practice at the turn of the century. Today, millions of customers are using mobile phone programmes or apps which allow more flexibility when dealing with money. It is estimated that apps offered by banks have been downloaded over 14m times in the UK<sup>1</sup>. Banking apps are used over 2.6 million times a day in the UK, and nearly £1 billion is transferred via the internet every day. The trend of using mobile apps has progressed quicker than the use of online banking during the last decade, and the introduction of Paym, which enables customers to make payments from their mobile phones, is likely to accelerate these changes. Also, in the near future, "cheque imaging" will enable customers to make payments and pay bills without moving from their computers.
- 4.3 This means that there is no need to spend time visiting a branch or waiting in a phone queue. Banking is easier today and customers have more control over their resources.
- 4.4 Customers expect their banking services to be available via many different channels, and they expect to have different options for contacting their bank. In its report<sup>2</sup> the BBA exemplifies the process of applying for a mortgage, which could start with a message on Twitter, before moving on to a phone call, then to a branch visit, before the completion of the online application.
- 4.5 Banks respond to thousands of emails, Facebook and Twitter messages and, as a result, the number of phone calls to call centres is falling. Nationwide Bank alone responds to 190,000 e-mails a week, and NatWest/RBS responded to over 90,000 Twitter messages from their customers in 2013.
- 4.6 According to NatWest/RBS, the number of financial transactions in their branches has fallen 30% since 2011, and, over the same period, digital and online transactions have increased over 200%.

4.7 Yn 2014, caewyd 243 o ganghennau bach a gwledig ar draws y DU, ac yn ôl yr Ymgyrch dros Fancio Cymunedol<sup>3</sup> roedd 116 o'r rhain yn cynrychioli'r banc olaf yn eu trefi. Ers 1989 hanerwyd y nifer o fanciau mewn ardaloedd gwledig.

4.8 Mae'r tueddiad yn nodweddiadol o'r Gymru wledig. Cyhoeddodd Banc NatWest cau eu canghennau yn Hendy-gwyn ar Daf, Cei Newydd, Llanybydder a Llandysul ddiwedd 2014<sup>4</sup>, pob un ohonynt mewn ardaloedd Cymraeg eu hiaith. Mae'n fwriad cau canghennau eraill yn y Bala a'r Bermo ym mis Mawrth 2015. Yn ystod yr un mis mae'n fwriad cau cangen Barclays yn Nhregaron. Mewn ardal wledig arall, sef Maldwyn, mae RBS wedi cau eu canghennau yn Llanidloes a Llanfair Caereinion. Roedd HSBC eisoes wedi cau eu cangen yn Llanidloes yn 2013. Caewyd banc NatWest yn Nhrefaldwyn ym mis Ionawr 2015<sup>5</sup>. Ym mis Gorffennaf 2014 arwyddodd bron i 700 o bobl ddeiseb yn gwrthwynebu penderfyniad banc HSBC i gau eu cangen ym Mhenygroes<sup>6</sup>, Gwynedd, fel rhan o'i gynllun ailstrwythuro yng Ngogledd Cymru sydd hefyd yn creu bygythiad i ganghennau Biwmares, Conwy a Llangollen.

4.9 Er nad yw Lloyds wedi cwtogi'n sylweddol ar nifer eu canghennau hyd yn hyn, maent yn darogan y bydd y nifer o ymweliadau â'u cownteri yn haneru dros y tair blynedd nesaf, gan gau tua 200 o'u lleoliadau stryd fawr<sup>7</sup>, yn bennaf mewn ardaloedd trefol. Yn ôl y banc bydd eu cwsmeriaid yn elwa o gynnydd yng ngwasanaethau digidol bancio, ac maent yn ymroddedig i gau ar raddfa arafach na'u cystadleuwyr.

4.10 Serch hynny, yn ôl arbenigwyr yn y maes<sup>8</sup>, mae gan y canghennau sydd yn weddill rôl gyfannol i'w chwarae yn y gwasanaethau bancio. Ni fydd cymaint ohonynt ar gael ar y stryd fawr na mewn cymunedau ond bydd disgwyl i'w staff fabwysiadu swyddogaethau ymgynghorol ar faterion fel benthyciadau, morgaeisi, buddsoddiadau, opsiynau ar gyfer ymddeol ayyb.

Fel canlyniad bu'r prif fanciau yn buddsoddi mewn cyfleusterau newydd ar gyfer cyfarfodydd a thrafodaethau cyfrinachol gyda'u cwsmeriaid, gan sicrhau argaeledd technoleg gyfleus.

### Cystadleuaeth

4.11 Ers yr argyfwng ariannol gwelwyd uno sylweddol yn y sector bancio, gyda'r pedwar prif fanc yn parhau i hawlio'r prif gyfran o'r farchnad. Yn 2013, roedd y pedwar yn gyfrifol am rhwng 71-75% o'r cyfrifon cyfredol yn y DU a rhwng 75-89% o'r farchnad busnesau bychain.

4.7 In 2014, 243 small rural branches closed across the UK and, according to the Community Banking Campaign<sup>3</sup>, 116 of these branches represented the last bank in their towns. Since 1989, the number of banks in rural areas has halved.

4.8 This trend is typical of rural Wales. NatWest Bank announced that its branches in Whitland, New Quay, Llanybydder and Llandysul would close at the end of 2014<sup>4</sup>, all in Welsh-speaking areas. Other branches were scheduled to close in Bala and Barmouth in March 2015. During the same month, the Barclays branch in Tregaron was scheduled to close. In Montgomeryshire, another rural area, RBS has closed branches in Llanidloes and Llanfair Caereinion. HSBC had already closed its Llanidloes branch in 2013. The NatWest bank in Montgomery closed in January 2015<sup>5</sup>. In July 2014, nearly 700 people signed a petition against HSBC's decision to close its branch in Penygroes<sup>6</sup>, Gwynedd, as part of its restructuring plan for North Wales which also poses a threat to branches in Beaumaris, Conwy and Llangollen.

4.9 Although Lloyds has not significantly reduced its number of branches so far, it predicts that the number of counter visits will halve over the next three years, leading to the closure of around 200 of its high street branches<sup>7</sup>, mainly in urban areas. According to the bank, its customers will benefit from an increase in digital banking services and it is committed to closing branches at a slower rate than its competitors.

4.10 Despite this, according to specialists in the field<sup>8</sup>, the remaining branches have a holistic role to play within banking services. Fewer branches will be available on the high street, or in communities, but staff will be expected to undertake advisory roles on matters such as loans, mortgages, investments, retirement options etc.

As a result, the main banks have been investing in new facilities for confidential meetings and discussions with their customers, ensuring that convenient technology is available.

### Competition

4.11 Since the financial crisis, significant mergers have been seen in the banking sector, with the four main banks continuing to claim the main share of the market. In 2013 these four banks were responsible for between 71-75% of current accounts in the UK, and between 75-89% of the small business market.

\*Noder:

1  
Nid yw'r ffigyrau yn adlewyrchu canrannau'r cyfrifon a ddelir gan bob cwmni

2

Nid yw'r ffigyrau yn adlewyrchu'r farchnad bancio yn ei chyfanrwydd e.e. nid ydynt yn cynnwys gwasanaethau bancio'r archfarchnadoedd a'r siopau mawr e.e. Tesco, Sainsburys, M&S ayyb

**Tabl 1: Nifer o ganghennau gan fanciau a chymdeithasau adeiladu yn y DU a Chymru\***

Banc/Cymdeithas Adeiladu	Nifer o canghennau yn y DU	Canran %	Nifer o canghennau yng Nghymru	Canran %
Grŵp Bancio Lloyds (cynnwys Halifax)	2030	18.7	133	20.1
RBS/Natwest	1911	17.6	115	17.4
Barclays	1513	13.9	119	17.9
HSBC	1220	11.2	115	17.4
<b>Cyfanswn y 'Pedwar mawr'</b>	<b>6674</b>	<b>61.5</b>	<b>482</b>	<b>72.8</b>
Santander	1006	9.3	45	6.8
Nationwide	708	6.5	29	4.4
TSB	638	5.9	15	2.3
The Co-operative Bank	317	2.9	16	2.4
Virgin Money	74	0.7	1	0.1
Principality	54	0.5	51	7.7
Eraill	1379	12.7	23	3.5
<b>Cyfanswm</b>	<b>10850</b>	<b>100</b>	<b>662</b>	<b>100</b>

Ffynonellau Prifysgol Bangor / SNL 2014 / Banciau'r Stryd Fawr

4.12

Mae'n debyg y bydd newidiadau sylweddol i'r farchnad dros y blynyddoedd nesaf wrth i gystadleuaeth newydd herio'r drefn draddodiadol. Eisoes gwelwyd grwpiau'r archfarchnadoedd a'r siopau mawrion yn sefydlu banciau eu hunain e.e. Tesco, Sainsbury's, Marks & Spencer, a disgwylir i fanciau heriol (Challenger Banks) megis Virgin Money, Metro Bank, Atom a TSB sefydlu bygythiad ychwanegol i'r banciau traddodiadol. Yn ôl y disgwyl bydd yr enwau newydd hyn yn denu defnyddwyr, wrth iddynt gynnig gwell ystod o gynnyrch, ffioedd mwy ffafriol, a gwasanaethau mwy hyblyg a chyfleus. Mae'n debyg y bydd y newydd-ddyfodiaid yn gallu addasu'n haws i gyfleoedd fydd yn deillio o'r dechnoleg newydd ac yn barod i arloesi er mwyn denu cwsmeriaid, yn arbennig ymysg y to iau.

\*Note:

1  
The figures do not represent the percentage of accounts held by each company

2

The figures do not represent the whole of the banking market e.g. they do not include banking services provided by supermarkets and large shops e.g. Tesco, Sainsburys, M&S etc.

**Table 1: Number of bank and building society branches in the UK and Wales\***

Bank/Building Society	Number of Branches in the UK	Percentage %	Number of branches in Wales	Percentage %
Lloyds Banking Group (including Halifax)	2030	18.7	133	20.1
RBS/Natwest	1911	17.6	115	17.4
Barclays	1513	13.9	119	17.9
HSBC	1220	11.2	115	17.4
<b>'Big four' total</b>	<b>6674</b>	<b>61.5</b>	<b>482</b>	<b>72.8</b>
Santander	1006	9.3	45	6.8
Nationwide	708	6.5	29	4.4
TSB	638	5.9	15	2.3
The Co-operative Bank	317	2.9	16	2.4
Virgin Money	74	0.7	1	0.1
Principality	54	0.5	51	7.7
Other	1379	12.7	23	3.5
<b>Total</b>	<b>10850</b>	<b>100</b>	<b>662</b>	<b>100</b>

Sources Bangor University/SNL 2014/High Street Banks

4.12

It is likely that there will be significant changes in the market over the coming years as new competition challenges the traditional system. Supermarket and large shop groups have already established their own banks, e.g. Tesco, Sainsbury's, Marks & Spencer, and Challenger Banks such as Virgin Money, Metro Bank, Atom and TSB are expected to pose an additional threat to traditional banks. As expected, these new brands will favour the user, offering a better variety of products, more favourable fees and more flexible and convenient services. It is likely that these new organizations will find it easier to adapt in order to take advantage of the situations created by new technology and will be prepared to innovate in order to attract customers - especially the younger generation.



### Y Gymraeg

- 4.13 Wrth i'r newidiadau hyn ddigwydd ymddengys bydd llai o gyfleoedd yn bodoli i gwsmeriaid ddefnyddio'r iaith Gymraeg wrth iddynt ddelio â'u banciau. Mae'n hanfodol felly bod y banciau yn ystyried sut gallant gynnig gwasanaethau digidol fydd yn caniatáu bancio ar-lein neu symudol trwy "apiau". Dylid ystyried anghenion siaradwyr Cymraeg bob tro y cynllunnir arloesi mewn dull newydd neu byddant yn cael eu gadael â gwasanaethau eilradd ac aneffeithiol.
- Mae negeseuon clir yn deillio o adroddiadau ymchwil blaenorol Comisiynydd y Gymraeg - 'Gwerth y Gymraeg i'r Sector Bwyd a Diod yng Nghymru' a 'Buddion Marchnata Dwyieithog gan Elusennau yng Nghymru'.
- Gwelir bod cwsmeriaid yn dangos tueddiad tuag at gwmnïau ac elusennau sy'n dangos parch tuag at ddiwylliant a'r gymuned yng Nghymru ac yn dangos dealltwriaeth o sut i weithredu mewn gwlad lle mae gan yr iaith Gymraeg statws swyddogol.
- Mae enw da i'w weld yn fater cynyddol bwysig, yn denu cwsmeriaid newydd, yn datblygu perthynas gyda chwsmeriaid a'u gwneud yn fwy ffyddlon.

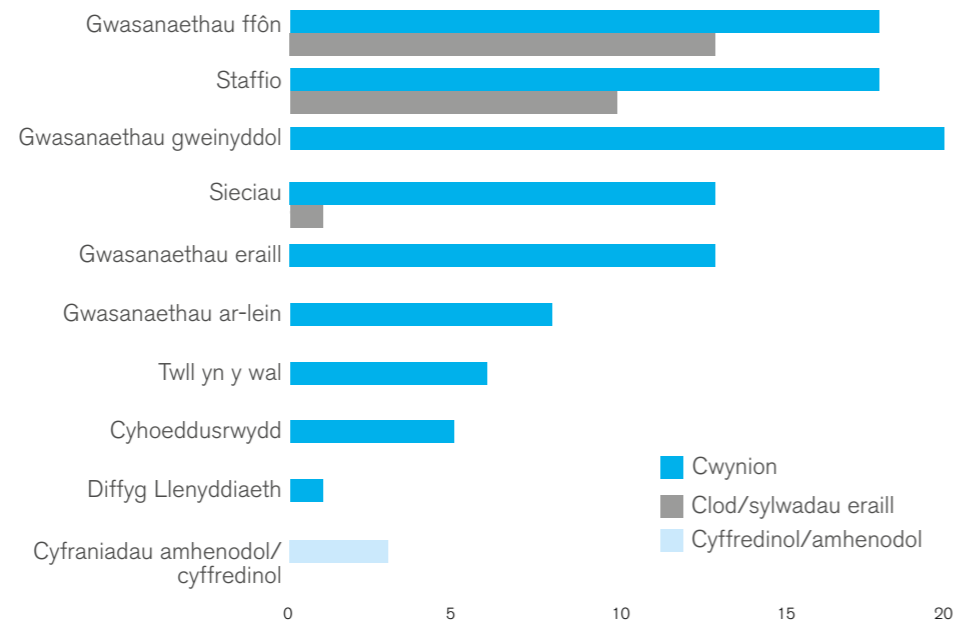
### The Welsh Language

- 4.13 As these changes take place, there appear to be fewer opportunities for customers to use the Welsh language when dealing with their banks. It is therefore crucial that banks consider how they can offer digital services which will enable online or mobile banking through apps. The needs of Welsh speakers should be considered every time a new innovation is being planned, or they will be left with second rate and ineffective services.
- There are clear messages from the Welsh Language Commissioner's previous research reports - 'The Value of the Welsh Language to the Food and Drink Sector in Wales' and 'The Benefits of Bilingual Marketing by Charities in Wales'.
- Customers are favouring companies and charities that show respect towards Welsh culture and community, and show an understanding of how to operate in a country where the Welsh language has official status.
- Good reputation appears to be an increasingly important issue, in attracting new customers, developing relationships with customers and improving their loyalty.

# 5 Dadansoddiad o'r ymateb

- 5.1 Gan fod banciau yn cynnig cymaint o wasanaethau ariannol i'w cwsmeriaid does dim syndod y derbyniwyd sylwadau ynglŷn ag ystod amrywiol o faterion. Roedd 79% o'r sylwadau yn feirniadol o'r banciau, 18% yn talu clod neu yn adeiladol, a'r gweddill yn amhenodol.
- 5.2 Fel y gwelir o Siart 1 gwasanaethau ffôn ddenodd y mwyaf o sylwadau, gan gynnwys cwynion a geiriau o glod, gyda gwasanaethau gweinyddol cyffredinol yn ail o ran niferoedd.
- 5.3 Y cwynion mwyaf arwyddocaol oedd y rheiny sy'n ymwneud â gwasanaethau gweinyddol, ac yna diffyg staff sy'n medru'r Gymraeg o fewn y canghennau. Yn aml cysylltwyd y ddau yn yr un sylw.

**Siart 1: Adborth i'r adolygiad**

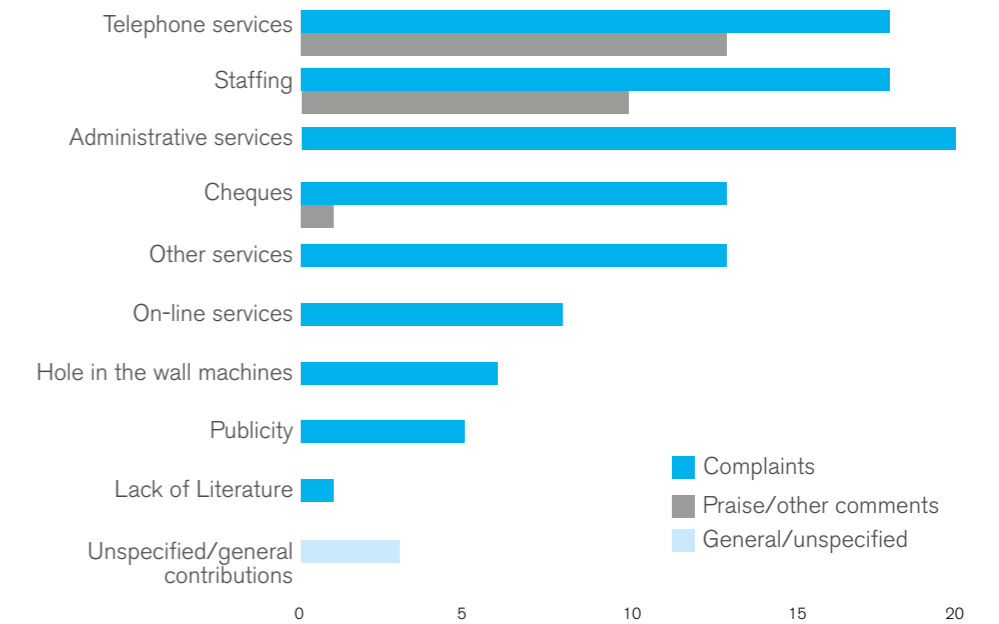


- 5.4 Yn ôl y disgwyl derbyniwyd y rhan helaeth (82%) o'r sylwadau ynglŷn â'r prif fanciau, gan adlewyrchu dosbarthiad y cyfrifon personol ar draws y cwmnïau traddodiadol sydd yn parhau i fod yn gyfrifol am 77% o'r farchnad yn y DU<sup>9</sup>. 'Fel y gwelir yn nhabl 2 roedd y rhan fwyaf o'r cwynion yn ymwneud â gwasanaethau HSBC, sef tair gwaith yn fwy o gwynion nag y gellid disgwyl o'u canran o'r farchnad. Roedd bron i 90% o'r cwynion am y pedwar prif fanc, gyda Barclays yn denu'r nifer uchaf o'r sylwadau cadarnhaol.

# 5 Analysis of the response

- 5.1 As banks offer so many financial services to their customers, it is no surprise that comments were received on a wide range of issues. 79% of the comments were critical of the banks, 18% gave praise or were constructive and the rest were unspecified.
- 5.2 As seen in Chart 1, telephone services attracted the most comments, including complaints and words of praise, with general administrative services in second place in terms of numbers.
- 5.3 The most significant comments were those concerning administrative services and the lack of Welsh-speaking staff in branches. These were often connected in the same comment.

**Chart 1: Response to the review**

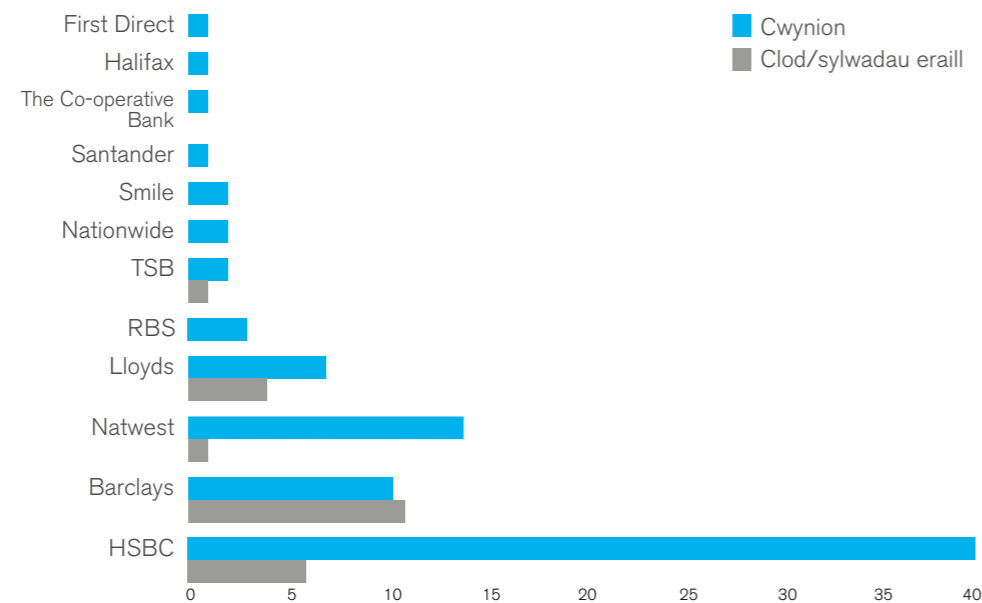


- 5.4 As expected, most of the comments (82%) concerned the main banks, reflecting the distribution of personal accounts across the traditional companies, which continue to be responsible for 77% of the UK market<sup>9</sup>. As shown in table 2, most complaints were regarding HSBC services, three times more than might be expected considering its percentage share of the market. Nearly 90% of all complaints were about the four main banks, with Barclays attracting the highest number of positive comments.

**Tabl 2: Ymateb gan gwsmeriaid i'w gymharu â chanran banciau/ cymdeithasau adeiladu o'r nifer o ganghennau**

Banc/Cymdeithas Adeiladu	Canran o ganghennau yng Nghymru %	Canran o gwynion a dderbyniwyd %	Canran o glod/sylwadau eraill %
Grŵp Bancio Lloyds (cynnwys Halifax)	20.1	9.5	18.1
RBS/Natwest	17.4	20.2	4.5
Barclays	17.9	11.9	45.4
HSBC	17.4	47.6	27.2
<b>Cyfanswn y 'Pedwar mawr'</b>	<b>72.8</b>	<b>89.2</b>	<b>95.2</b>
Santander	6.8	1.2	
Nationwide	4.4	2.4	
TSB	2.3	2.4	4.5
The Co-operative Bank	2.4	1.2	
Virgin Money	0.1		
Principality	7.7		
Erail	3.5	3.6	
<b>Cyfanswm</b>	<b>100</b>	<b>100</b>	<b>100</b>

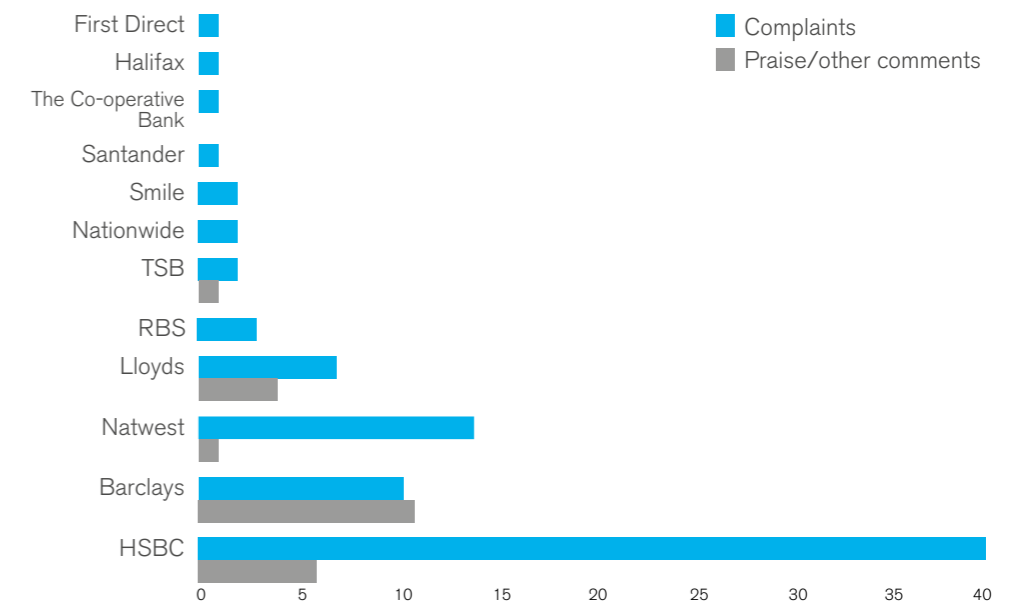
**Siart 2: Ymateb fesul banc: nifer o sylwadau**



**Table 2: Customer responses compared with the percentage of bank/building society and branches**

Bank/Building Society	Percentage of branches in Wales %	Percentage of complaints received %	Percentage of praise/other comments %
Lloyds Banking Group (including Halifax)	20.1	9.5	18.1
RBS/Natwest	17.4	20.2	4.5
Barclays	17.9	11.9	45.4
HSBC	17.4	47.6	27.2
<b>'Big four' total</b>	<b>72.8</b>	<b>89.2</b>	<b>95.2</b>
Santander	6.8	1.2	
Nationwide	4.4	2.4	
TSB	2.3	2.4	4.5
The Co-operative Bank	2.4	1.2	
Virgin Money	0.1		
Principality	7.7		
Other	3.5	3.6	
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

**Chart 2: Response per bank: number of comments**



### Sieciau

- 5.5 Derbyniwyd wyth o gwynion ynglŷn â sieciau Cymraeg. Dosbarthwyd y sylwadau hyn ar draws y banciau traddodiadol a newydd. Fe allai hyn adlewyrchu'r lleihad sylweddol yn nifer y sieciau a ddefnyddir bellach, wrth i gwsmeriaid ddefnyddio cardiau debyd a chredyd, ac wrth iddynt drosglwyddo arian ar-lein. Fe allai hefyd awgrymu bod y rhan helaeth o gwsmeriaid yn fodlon ag argaeledd sieciau Cymraeg/dwyieithog, a'u bod yn cael eu derbyn yn gyffredinol. Derbyniwyd tri o'r cwynion am fanc RBS, sydd heb ddatgan polisi iaith Gymraeg. Yn 2016 bydd RBS yn ail frandio ac yn atgyfodi brand 'Williams & Glyn'. Bydd hyn efallai yn gyfle iddynt ystyried y Gymraeg fel rhan o'r lansiad newydd.

### Gwasanaethau ffôn

- 5.6 Daeth 28 o sylwadau i law am wasanaethau ffôn Cymraeg y prif fanciau, a dros draean ohonynt yn datgan clod i safon y gwasanaeth a brofwyd e.e:
- “Barclays yn wych ar y ffôn - llinell gymorth Cymraeg efo merchaid difrifol glên Sir Benfro”.
- “Mae gwasanaeth ffôn NatWest fel arfer yn dda iawn!
- 5.7 Roedd 14 o'r 18 gŵyn a dderbyniwyd yn cyfeirio at wasanaeth ffôn Cymraeg HSBC e.e:
- “...ffoniodd fy merch linell gyswllt Gymraeg HSBC. Wedi gofyn i'r sawl a atebodd a oedd hi'n siarad Cymraeg, atebodd na allai gael sgwrs drwy'r Gymraeg ac nad oedd ganddynt ddigon o staff i gynnal y llinell drwy'r Gymraeg!!”
- “Gwasanaeth ffôn yn trin y Gymraeg yn israddol!”
- “Mae'n ddrwg gennyf, ond nid oes gennym unrhyw un ar gael ar hyn o bryd sy'n siarad Cymraeg imi drefnu galwad yn ôl!”
- Ymddengys felly bod angen i HSBC dalu sylw i'r modd y cynhelir ansawdd eu gwasanaethau ffôn Cymraeg. Ar draws y banciau mae yna awgrym o ddiffyg gwybodaeth am fodolaeth y rhifau Cymraeg a'r gwasanaethau a gynigir ganddynt.

### Cheques

- 5.5 Eight complaints were received regarding Welsh language cheques. These comments were distributed across traditional and new banks. This could reflect the significant reduction in the number of cheques used in this day and age, as customers use credit and debit cards and transfer money online. This could also suggest that the majority of customers are satisfied with the availability of Welsh language/bilingual cheques and that they are generally accepted. Three of the complaints received related to RBS, which has not declared a Welsh language policy. In 2016, RBS will be rebranding and resurrecting the 'Williams & Glyn' brand. This might provide it with an opportunity to give consideration to the Welsh language as part of the new launch.

### Telephone services

- 5.6 A total of 28 comments were received about the main banks' Welsh language telephone services, with over a third praising the quality of service they experienced e.g.
- “Barclays were great over the telephone - a Welsh language helpline with genuinely nice ladies from Pembrokeshire”.
- “NatWest's telephone service is usually very good”
- 5.7 Fourteen out of the 18 complaints received referred to HSBC's Welsh language telephone service e.g
- “...my daughter phoned HSBC's Welsh language contact number. When she asked the person who answered if they spoke Welsh, they replied that they couldn't speak in Welsh and that they didn't have enough staff to operate the telephone line through the medium of Welsh!!”
- “The telephone service treats the Welsh language as inferior”
- “I'm really sorry we currently don't have anyone that speaks Welsh that I could arrange a callback with”

Therefore, it appears that HSBC need to look at the way in which the quality of their Welsh language telephone services is maintained. Across the banks there is a suggestion that there is a lack of knowledge about the existence of Welsh language numbers and the services they offer.

### Gwasanaethau gweinyddol

- 5.8 Derbyniwyd cwynion am ddiffyg gwasanaethau gweinyddol Cymraeg ymhob un o'r prif fanciau, ac yn arbennig am eu hanallu i gydnabod mandadau Cymraeg gan glybiau a chymdeithasau. Canghennau Merched y Wawr ar draws y wlad oedd prif ffynhonnell y dystiolaeth hon:
- “Wedi bod ar y ffôn gyda Barclays 'Mandate Change Team' bore 'ma. Nid ydynt yn cynnig ffurflen 'Mandate Change' ddwyieithog heb son am rai Cymraeg yn unig!”
- “Gwrthod agor cyfrif oherwydd bod cyfansoddiad yn Gymraeg (HSBC)”
- “Clybiau Gwawr: HSBC\_UK Dim modd agor cyfrif trwy'r Gymraeg”
- “Problem trosglwyddo cyfrif i swyddogion newydd. Dim ond ffurflen Saesneg oedd ar gael. (NatWest)”
- 5.9 Awgrymwyd gan un o'r prif fanciau mai rhwystr cyfreithiol sy'n peri'r drafferth, a bod eu hadran gorfforaethol ganolog yn methu ag ymdrin ag unrhyw iaith ond Saesneg, ond roedd yr un broblem yn nodweddiadol o'r banciau llai hefyd:
- “Gofyn am slip tâl wrth wneud cais am forgais - ond ei wrthod gan ei fod yn y Gymraeg (Santander)”
- “Dim yn derbyn cyfansoddiad Cymraeg fel tystiolaeth (The Co-Operative Bank)”
- O'r dystiolaeth a dderbyniwyd ymddengys nad oes gwasanaethau Cymraeg ar gael o gwbl gan y banciau y tu allan i'r pedwar prif fanc:
- “Dim byd yn ddwyieithog (Nationwide)”
- “Cyson gwarthus. Dim ymdrech iaith Gymraeg o gwbl (Smile)”
- “Nid oes darpariaeth Gymraeg yn bodoli mewn gwirionedd (Santander)”
- 5.10 Mae angen cynnal ymchwil pellach gyda'r banciau i geisio darganfod gwraidd y broblem sy'n gyffredin ar draws y sector.

### Administrative services

- 5.8 Complaints were received regarding the lack of Welsh language administrative services in all main banks and, in particular,, their inability to acknowledge Welsh language mandates by clubs and societies. This evidence was mainly sourced from Merched y Wawr branches across the country:
- “I have been on the phone with Barclays' Mandate Change Team this morning. They do not offer a bilingual Mandate Change form, let alone a Welsh language only form!”
- “They refused to open an account because the constitution was in Welsh (HSBC)”
- “Clybiau Gwawr: HSBC\_UK Not possible to open an account in Welsh”
- “Problem transferring account to new officers. Only English forms were available (NatWest)”
- 5.9 One of the main banks suggested that the problem is caused by a legal obstacle, and that its central corporate department cannot deal with any language except for English. But the same problem was also typical of the smaller banks:
- “Asked for a payslip when making a mortgage application - but refused to accept it because it was written in Welsh (Santander)”
- “Don't accept a Welsh language constitution as evidence (The Co-Operative Bank)”
- From the evidence received, it appears that no Welsh language services are available outside of the four main banks -
- “Nothing is bilingual (Nationwide)”
- “Consistently disgraceful. They make no effort whatsoever with the Welsh language (Smile)”
- “In reality, there is no Welsh-medium provision (Santander)”
- 5.10 Further research needs to be undertaken with the banks to try and get to the root of this problem which is common across the sector.

### Diffyg gwasanaeth ar-lein

- 5.11 Ni chynigir bancio ar-lein drwy gyfrwng y Gymraeg gan unrhyw fanc, ond dim ond pump o'r ymatebwyr a gyfeiriodd at y gwendid hwn:
- “Angen galluogi pobl i fancio ar-lein drwy'r Gymraeg. Banciau ar gyfandir Ewrop yn gyson darparu gwasanaeth ar-lein amlieithog”.
- “Yn fy marn i mae angen gwasanaeth trwy gyfrwng y Gymraeg yn y canlynol:
- 1 - Bancio ar-lein
  - 2 - Ap iPhone ac Android
- Angen bancio ar-lein drwy'r Gymraeg. Dim esgus peidio pan fo'r dechnoleg yn caniatáu.”

### Staffio

- 5.12 Derbyniwyd tystiolaeth o bob rhan o Gymru am ddiffyg staff sy'n medru siarad Cymraeg mewn canghennau ymhob un o'r pedwar prif fanc:
- “Lloyds - Rydym yn bryderus ynghylch a'r gwasanaeth rydym yn ei dderbyn yn ein cangen leol yn Llanbedr Pont Steffan. Nid oedd y clerwr oedd yn delio a'n cais ychydig cyn y Nadolig yn medru'r iaith ac ni chynigodd alw neb arall atom oedd yn siarad Cymraeg.”
- “Does dim Cymry ym manciau Barclays yn Ninbych nag Abergele”
- “Roedd nifer o'n haelodau yn sôn am leihad yn y nifer o staff sy'n medru Cymraeg ar wasanaeth cownter ym manc HSBC yng Nghaerfyrddin.”
- “Cynnydd yn nifer y staff sy' ddim yn siarad Cymraeg yng nghanen NatWest Aberystwyth”

### Lack of online services

- 5.11 Welsh medium online services are not offered by any banks, although, only five respondents referred to this weakness:
- “Need to make it possible for people to bank online in Welsh. Banks on the European continent consistently provide multilingual online services.”
- “I believe that Welsh-medium services need to be made available for the following:
- 1 - Online banking
  - 2 - iPhone and Android apps
- There is a real need for Welsh-medium online banking. There is no excuse not to do this when the technology is available.”

### Staffing

- 5.12 Evidence was received from across Wales about the lack of Welsh-speaking staff at branches of all four of the main banks:
- “Lloyds - We are concerned about the service we receive at our local branch in Lampeter. The clerk who dealt with our enquiry just before Christmas could not speak Welsh and did not offer to call a Welsh-speaking member of staff over to us.”
- “There are no Welsh-speakers in the Barclays banks in Denbigh or Abergele”
- “A number of our members mentioned the reduction in the number of Welsh-speaking counter staff at HSBC bank in Carmarthen.”
- “There has been an increase in the number of non Welsh-speaking staff at the NatWest branch in Aberystwyth.”

- 5.13 Ar y llaw arall cafwyd diolch am wasanaeth Barclays, ac yn enwedig yn ne Cymru:
- “Mae gwasanaeth Gymraeg banc Barclays yn dda ar y cyfan. Mae siaradwyr Cymraeg yng Nghangen Pontardawe, Clydach ac yn ddiweddar yn y gangen newydd yn Abertawe”
- Ac ategodd nifer o gwsmeriaid Lloyds eu gwerthfawrogiad o'r staff Cymraeg eu hiaith mewn canghennau yn y Gogledd a'r De:
- “Fel rhan o'r adolygiad yma, hoffwn fel unigolyn preifat ychwanegu fy llais i dalu teyrnged i staff banc Lloyds, canghennau Bangor, Caernarfon a Llangefni sydd wastad yn barod i siarad Cymraeg ac yn darparu gwasanaethau 'wyneb-yn-wyneb' drwy'r Gymraeg”
- “Pontarddulais - cawn wasanaeth Cymraeg da iawn gyda banc Lloyds yn y dref.
- Peiriannau arian parod/twill yn wal**
- 5.14 Pump o ymatebwyr a dynnodd sylw at ddiffygion mewn peiriannau arian parod:
- “Rhaid peiriannau arian parod (HSBC) yn methu a rhoi gwasanaeth Cymraeg i gwsmeriaid banciau eraill”
- “Dim gwasanaeth Cymraeg ar y peiriant talu mewn (NatWest)”

- 5.13 On the other hand, Barclays was thanked for its services, especially in south Wales:
- “The Welsh language service provided by Barclays bank is generally good. There are Welsh-speakers at its branches in Pontardawe, Clydach and, more recently, at its new branch in Swansea.”
- And a number of Lloyds customers noted their appreciation of Welsh-speaking staff in branches in the North and South:
- “As part of this review, I would, as a private individual, like to add my voice to commend the staff at the Lloyds bank branches in Bangor, Caernarfon and Llangefni, who are always willing to speak Welsh and provide Welsh-medium face-to-face services.”
- “Pontarddulais - the Lloyds bank in the town provides us with a very good Welsh language service.”
- Cash/hole in the wall machines**
- 5.14 Five respondents highlighted failings with regard to cash machines:
- “Some cash machines (HSBC) cannot provide a Welsh language service for customers of other banks”
- “No Welsh language service for paying in (NatWest)”

# 6

## Polisiau Iaith

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Wales Online.  
Rhagfyr 2007

- 6.1 Mae cymhariaeth o bolisiau iaith y pedwar prif fanc yn dangos tebygrwydd rhyngddynt, sy'n debygol o adlewyrchu'r arweiniad a gafwyd gan Fwrdd yr Iaith Gymraeg yn ystod y degawd diwethaf. Talwyd teyrnged gan nifer o swyddogion y banciau i'r cyngor a dderbyniwyd, y parodrwydd i ymateb i gwestiynau ac am arweiniad ar faterion cyfredol.
- 6.2 Serch hynny gellir gweld nifer o wahaniaethau rhwng y banciau unigol, ac o drafod wyneb i wyneb ag uwch swyddogion synhwyrir bod y pwyslais a osodir ar bolisiau'r Gymraeg wedi newid dros y blynyddoedd diweddar, er gwell gan ddau ohonynt, ac er gwaeth gan ddau arall. I raddau adlewyrchir hyn hefyd yn yr ymateb a dderbyniwyd gan y cyhoedd, gyda chanran uchel o'r cwynion a'r feirniadaeth wedi eu cyfeirio at HSBC, y banc sydd, fel mae'n ymddangos, wedi methu â chynnal ei wasanaethau ar gyfer cwsmeriaid Cymraeg eu hiaith.
- 6.3 Diweddarwyd dau o'r polisiau, gan Lloyds a NatWest yn ystod 2014, ac yn ôl Barclays maent yn monitro eu polisi yn flynyddol. Nid oedd HSBC yn gallu egluro sut y byddant yn monitro eu polisi.
- 6.4 Er ei bod yn galonogol deall bod ymdrech cyson i adolygu a diweddarau, nid yw'n ymddangos, o leiaf o ddarllen y dogfennau, fod y banciau wedi gallu cynnwys datblygiadau bancio digidol yn eu polisiau. O ganlyniad nid oes gwasanaeth Cymraeg ar gael i'r mwyafrif o gwsmeriaid sydd, erbyn hyn, yn bancio ar-lein neu drwy "ap" ar ffonau symudol. Yn y bôn nid yw'r banciau wedi llwyddo i ehangu eu gwasanaethau bancio Cymraeg yn sylweddol ers lansio eu cynlluniau o leiaf deng mlynedd yn ôl.
- 6.5 Mae Lloyds a Barclays wedi llwyddo i wneud eu polisiau'n hygyrch yn y Gymraeg a'r Saesneg, ar un o dudalennau eu gwefannau corfforaethol. Nid yw'r ddolen at dudalen perthnasol HSBC yn gweithio, er bod rhestr o rai o'u gwasanaethau yn ymddangos ar [www.hsbc.co.uk/cymru](http://www.hsbc.co.uk/cymru) - sef y safle a hysbyswyd fel y wefan gyntaf ddwyieithog gan y banciau yn 2007<sup>10</sup>. Cafwyd profiad tebyg wrth chwilio am bolisi NatWest Cymru ar-lein, er i'w hafan Ymroddiad i Gymru awgrymu bod dolen ar gael at ragor o wybodaeth yn y Gymraeg am wasanaethau'r banc.
- 6.6 Yn gyffredinol ymddengys bod pob un o'r banciau yn awyddus i barhau i gynnig ystod o wasanaethau Cymraeg i'w cwsmeriaid, ac yn wir, gellir dweud bod yna frwdfrydedd dros yr iaith gan ddau ohonynt - NatWest a Barclays. Ond ymhob achos rhaid cydnabod dylanwad prif swyddfeydd corfforaethol y banciau, a'r angen i bob cyfarwyddwr Cymreig ddadlau dros fuddsoddi yn yr iaith. Yn ôl dau o'r cyfarwyddwyr rhaid wynebu'r "realiti masnachol", a ddyfynnir mewn dau o'r polisiau, sydd yn gallu rhwystro eu gallu i gyflwyno datblygiadau newydd.

# 6

## Language Policies

31

10  
Wales Online.  
December  
2007

- 6.1 A comparison of the language policies of the main four banks shows a similarity between them, which is likely to reflect the guidance provided by the Welsh Language Board during the last decade. Many bank officers commended the advice they received, the willingness to respond to questions and the guidance on current issues.
- 6.2 Despite this, a number of differences can be seen between individual banks and, from face-to-face discussions with senior officers, there is a sense that the emphasis placed on Welsh language policies has changed in recent years, with two banks changing for the better and two banks changing for the worse. To some extent, this is also reflected in the public response received, with a high percentage of complaints and criticism directed at HSBC, the bank which, it would appear, has not been able to maintain its services for Welsh-speaking customers.
- 6.3 Two banks namely Lloyds and NatWest, updated their policies, during 2014, and according to Barclays, its policy is monitored annually. HSBC could not provide an explanation as to how their policy would be monitored.
- 6.4 Although it is encouraging to learn that there is a sustained effort to review and update policies, it does not appear, from reading the documents at least, that the banks have been able to include digital banking developments in their policies. As a result, there is no Welsh language service available to most customers who, by now, are banking online or through a mobile phone app. In essence, the banks have not succeeded in expanding their Welsh language banking services significantly since they launched their schemes at least a decade ago.
- 6.5 Lloyds and Barclays have succeeded in making their policies accessible in Welsh and English on one of the pages of their corporate websites. The link to the relevant HSBC page isn't working, although there is a list of some of their services appearing on [www.hsbc.co.uk/cymru](http://www.hsbc.co.uk/cymru), the site advertised as the first bilingual bank website in 2007<sup>10</sup>. A similar experience was identified searching for NatWest Cymru's policy online, despite its Ymroddiad i Gymru homepage suggesting that there was a link to further information on the bank's Welsh language services.
- 6.6 In general, it appears that all of the banks are keen to continue to offer a range of Welsh language customer services, and indeed, one could say that NatWest and Barclays are enthusiastic about the language. However, in every case, we must acknowledge the influence of the banks' main corporate offices, and the need for all Welsh directors to argue in favour of investing in the language. According to two of the directors, one must face the "commercial reality", which is quoted in two of the policies, which can stand in the way of their ability to introduce new developments.



# 7

## Proffil o'r pedwar prif fanc

32

### Barclays

- 7.1 Crëwyd polisi iaith Banc Barclays yn 2006, mewn cydweithrediad â Bwrdd yr Iaith Gymraeg. Nid oes adolygiad llawn o'r polisi wedi bod ers pum mlynedd, er i'r banc ehangu eu gwasanaethau Cymraeg o bryd i'w gilydd.
- 7.2 Mae gan Barclays 127 o ganghennau yng Nghymru, a chaewyd pump dros y flwyddyn ddiwethaf. Caiff cwsmeriaid a effeithir gan y gostyngiad eu cyfeirio at wasanaethau'r Swyddfa Bost, canolfannau ffôn, yn ogystal â bancio digidol.
- 7.3 Nodwyd brwdfrydedd staff Barclays yng Nghymru dros eu polisi iaith, ac fe'i hadlewyrchir yn eu bwriad i hybu'r iaith ac i gynnig gwasanaeth i'w cwsmeriaid.
- 7.4 Gellir darganfod polisi iaith Barclays yn rhwydd drwy beiriant chwilio, ac fe hysbysir cwsmeriaid yn glir am rif ffôn rhad gwasanaeth uniongyrchol Cymraeg y banc. Yn ôl y swyddogion derbynir tua 250 o alwadau Cymraeg yr wythnos yn y ganolfan yn Hwlfordd sydd ar agor rhwng 9am i 5pm o ddydd Llun tan ddydd Gwener. Nodwyd yr adborth bod y staff yn cynnig gwasanaeth y tu hwnt i'r disgwyl wrth addo ymchwilio i gwestiynau gydag adrannau eraill y banc, ac yna dychwelyd y galwad i'r cwsmer.
- 7.5 Bydd y banc yn dechrau cyflwyno cownteri digidol dwyieithog yn eu canghennau yn y Rhath (Caerdydd), Canolfan Dewi Sant Caerdydd ac yn Abertawe yn ystod yr haf 2015, gyda Chastell Nedd a Chaerfyrddin i ddilyn.
- 7.6 Cydnabyddir taw un o brif wendidau'r gwasanaeth Cymraeg yw absenoldeb dogfennaeth mandad yng nghanghennau'r banc, ond nodir bydd ymdrech i oresgyn y diffyg hwn yn y dyfodol agos. Cynigir copïau Cymraeg PDF o bob eitem o brint, ar gais cwsmeriaid, ond nid oes ystod eang o eitemau ar gael mewn canghennau.
- 7.7 Gall y banc yng Nghymru gynnig gwasanaeth Cymraeg llawn i gwsmeriaid sydd am sicrhau morgais, gyda saith aelod o staff Barclays Home Solution (Mortgages) sydd â'u swyddfa yng Nghaerdydd yn hapus i ddelio â cheisiadau drwy gyfrwng y Gymraeg.

### NatWest

- 7.8 Adolygwyd Polisi Iaith NatWest yng Nghymru gyda phenodiad eu pennaeth newydd. Yn ôl y banc mae'r cynllun cyfredol yn adlewyrchu bwriad y banc i adeiladu eu busnes yn lleol, ac i gwrdd ag anghenion eu cwsmeriaid ar draws y wlad.
- 7.9 Yn ôl y banc mae copi o'r polisi ar gael ymhob cangen, ond nid yw'n hawdd dod o hyd i gopi ar-lein. Gwaharddir mynediad i brif wefan Cymraeg NatWest Cymru, ymhellach na'r dudalen flaen, ac o ganlyniad ni ellir dod o hyd i ddatganiad llawn am ymroddiad i'r iaith.

# 7

## Profiles of the four main banks

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### Barclays

- 7.1 Barclays Bank's language policy was created in 2006, in association with the Welsh Language Board. The policy has not been reviewed in full for five years, despite an occasional expansion of the bank's Welsh language services.
- 7.2 Barclays has 127 branches in Wales and five were closed over the last year. Customers affected by the closures are referred to Post Offices services, call centres, as well as digital banking.
- 7.3 The enthusiasm of Barclays staff in Wales for their language policy was noted and is reflected in their intention to promote the language and offer a service to their customers.
- 7.4 Barclays' language policy can be found easily using a search engine and customers are clearly informed of the bank's Welsh language, free and direct telephone number. According to officers, around 250 Welsh language phone calls are received every week at the centre in Haverfordwest, which is open from 9am to 5pm from Monday to Friday. Feedback noted that staff offer a service that goes beyond expectations, promising to research queries with other departments at the bank and then returning the customer's phone call.
- 7.5 The bank will start to introduce bilingual digital counters at its branches in Roath (Cardiff), St David's Centre, Cardiff and Swansea during Summer 2015, with Neath and Carmarthen to follow.
- 7.6 It is acknowledged that one of the main weaknesses of the Welsh language service is the absence of mandate documents in the bank's branches, but there will be an effort to overcome this deficiency in the near future. Customers are offered Welsh language PDF copies of all printed items on request, but there is not a wide range of items available in branches.
- 7.7 The bank in Wales can offer a full Welsh language service to customers who wish to secure a mortgage, with seven members of Barclays Home Solution (Mortgages), whose office is based in Cardiff, willing to deal with Welsh-medium applications.

### NatWest

- 7.8 NatWest's language policy in Wales was reviewed following the appointment of its new director. According to the bank, the current scheme reflects the business' intention to build its business locally and meet the needs of its customers across the country.
- 7.9 According to the bank, a copy of the scheme is available at every branch, but it is not easy to find an online copy. Any access to the Welsh language NatWest website is denied beyond the homepage, and, as a result, a full statement on its commitment to the language cannot be found.

- 7.10 Prif ddelwedd y banc yw ei enw corfforaethol sydd nawr wedi ei ail frandio yn "NatWest Cymru", ac wrth adnewyddu ei ganghennau ar draws y wlad dyma'r brand a welir ar bob adeilad. Mae cynlluniau ar y gweill i ailwampio ugain o ganghennau yn y dyfodol agos, ac wrth wneud dywed y banc y byddant yn rhoi blaenoriaeth i ddwyieithrwydd ymhob agwedd o gyflwyniad gwasanaethau'r banc. Mae cant o ganghennau NatWest yng Nghymru ar hyn o bryd.
- 7.11 Fel pob banc arall bu'n rhaid i NatWest gau canghennau ymhob cwr o Gymru, ac yn arbennig mewn ardaloedd gwledig. Polisi NatWest yw sicrhau parhad gwasanaethau yn y mannau a effeithir gan gau canghennau, naill ai trwy Swyddfeydd Post, peiriannau twll yn y wal, ac yn arbennig trwy unedau bancio symudol a fydd yn ymweld â chymunedau ar ddyddiau penodol yn ystod yr wythnos.
- 7.12 Mae saith o'r unedau bancio symudol wedi eu lleoli yng ngogledd Cymru. Mae pedwar yn Abertawe, a bydd dau arall yn cael eu lleoli yng ngogledd orllewin a gogledd ddwyrain Cymru ymhen amser. Prif bwrpas yr unedau symudol hyn yw cynnal gwasanaethau wyneb yn wyneb, a lle bynnag sy'n bosibl yn y Gogledd fe'u cynhelir gan siaradwyr Cymraeg.
- 7.13 Cynigir gwasanaeth ffôn Cymraeg o Barc Menai ger Bangor, lle y cyflogir 25 o staff i ddelio â galwadau Cymraeg a Saesneg.
- 7.14 Nid oes cyflenwad llawn o lenyddiaeth Cymraeg yn ymwneud â'r cynnyrch sydd ar gael i'r cyhoedd ym mhob cangen, ond gellir lawrlwytho fersiynau Cymraeg o wefan y banc. Nid oes tystiolaeth fod hyn yn bosibl oherwydd anallu'r cyhoedd i fynd heibio tudalen flaen y wefan.
- 7.15 Dylid cymeradwyo'r tîm rheoli yng Nghymru am gydnabod eu dyletswydd i gyflwyno gwasanaethu Cymraeg i'w cwsmeriaid, ac fe wneir ymdrechion i ddwyn perswâd ar bencadlys Nat West/RBS i fuddsoddi ymhellach yn yr iaith. Gwêl y banc y manteision masnachol a chystadleuol wrth wneud hyn.
- Lloyds**
- 7.16 Mae angen dehongli polisi iaith Lloyds mewn cyd-destun corfforaethol, yn hytrach na datganoli ymarferol i Gymru. O ganlyniad mae cadeirydd eu pwyllgor gweithredol Cymreig hefyd yn gyfrifol am ystod o adrannau masnachol ar draws y busnes o fewn Lloyds Banking Group ac un o'u prif ganolfannau sydd yng Nghaerdydd. Mae'r busnes yn cyflogi tua 5,000 o weithwyr yng Nghymru, sy'n cynnwys staff mewn canghennau, gyda'r rhan helaeth yn gweithio ar fenthyciadau a chymorth i fusnesau bychain.

- 7.10 The bank's main image is its corporate name, which has now been rebranded as "NatWest Cymru", and as it carries out work to refurbish its branches across the country, this is the brand that can be seen on every building. Plans are underway to revamp twenty branches in the near future and in doing so, bilingualism will be prioritised in the presentation of its services. There are currently a hundred NatWest branches in Wales.
- 7.11 Like all other banks, NatWest has been forced to close branches in all areas of Wales, especially in rural areas. NatWest's policy is to maintain service provision in areas affected by bank closures, either through Post Offices, hole in the wall machines, and in particular, through mobile banking units which will visit communities on specific days of the week.
- 7.12 Seven of these mobile banking units are located in north Wales. There are another four in Swansea, and two others will be located in north west and north east Wales in due course. The main purpose of these mobile units is to provide face-to-face services and, whenever possible in north Wales, these services are provided by Welsh-speakers.
- 7.13 A Welsh-language telephone service is offered from Parc Menai near Bangor, where 25 members of staff are employed to deal with phone calls in Welsh and English.
- 7.14 A complete supply of Welsh literature relating to products is not available to customers in all branches, but Welsh versions can be downloaded from the bank's website. Unfortunately, there is no evidence that this is possible as the public cannot go beyond the homepage of the website.
- 7.15 The management team in Wales should be commended for acknowledging their duty to introduce Welsh language services to their customers, and efforts are made to persuade the NatWest/RBS headquarters to invest further in the language. The bank sees the commercial and competitive advantages of doing this.
- Lloyds**
- 7.16 Lloyds' language policy needs to be interpreted in a corporate context, rather than in the context of practical devolution for Wales. As a result, the chair of its executive committee in Wales is also responsible for a range of commercial departments across the business within Lloyds Banking Group and in one of its main centres in Cardiff. The business employs around 5,000 workers in Wales, including branch staff, with the majority working on loans and support for small businesses.

- 7.17 Cynhelir 133 o ganghennau yng Nghymru (gan gynnwys Halifax/HBOS) a bu gohiriad dros gau canghennau yn ystod y tair blynedd diwethaf. Serch hynny, gyda llai o ddefnydd ohonynt dywed Lloyds y bydd yn rhaid iddynt chwilio am ragor o atebion digidol i wasanaethu anghenion eu cwsmeriaid. Yn anorod strategaeth aml gyfrwng fydd yr ateb yn y dyfodol gyda llai o ganghennau lleol.
- 7.18 Gosodir strwythur rheoli'r busnes bancio stryd fawr mewn cyd-destun o gyfarwyddwyr rhanbarthol a rheolwyr lleol sy'n gallu argymhell anghenion iaith eu busnesau yn ôl y galw gan gwsmeriaid ymhob ardal. Gwelir mwy o bwyslais ar wasanaethau Cymraeg, felly, mewn ardaloedd lle mae'r iaith yn gryfach, gyda phenderfyniadau ar faterion fel arwyddion, hysbysrwydd ac argaeledd yn adlewyrchu Cymreictod pob ardal. Yn ôl y Cadeirydd rhaid sicrhau cadarnhad ar unrhyw ddatblygiad ieithyddol gan uwch swyddogion y banc.
- 7.19 Mae polisi iaith Lloyds i'w weld yn glir ar wefan corfforaethol y banc, ac ymddengys ei fod wedi ei ail-lansio yn Ebrill 2014. Yn ôl y Cadeirydd ail-gyflwynwyd y polisi wedi i Lloyds a TSB rannu.
- 7.20 I'w gymharu â'r banciau eraill mae'r polisi yn gryno ac yn cynnwys llai o wasanaethau Cymraeg. Nid oes ymroddiad i ddelwedd gorfforaethol ddwyieithog yn y polisi, gyda'r pwyslais i gyd ar sut gellir cynnig gwasanaeth Cymraeg i'r cwsmer. Nid oes cyfeiriad, ychwaith, at sut y cefnogir staff â'u hanghenion hyfforddiant, neu rwydweithiau cyfathrebu mewnol a allai ddiweddarau staff ynglŷn ag unrhyw ddatblygiadau ieithyddol newydd. Cyfrifoldebau'r rheolwyr yw sicrhau ymwybyddiaeth o'r polisi ar draws y rhwydwaith.
- 7.21 Ymatebir i alwadau yn Gymraeg ar wasanaeth Bancio Ffôn cyffredinol y banc ac yna gall galwyr gael eu trosglwyddo i "linell Gymraeg pwrpasol" neu rhoddir rhif iddynt er mwyn iddynt ddeialu eu hunain. Deallir nad oes gan Lloyds ganolfan Cymraeg pwrpasol ond bod modd ymateb i alwadau trwy fatrics ar draws eu canghennau. O ganlyniad gall unrhyw aelod o staff Cymraeg ei iaith godi'r ffôn i ddelio â galwad.
- HSBC**
- 7.22 Cynhaliwyd cyfarfod â Dirprwy Gyfarwyddwr HSBC yng Nghymru, ond nid oedd yn gallu trafod unrhyw agwedd ar bolisi iaith y banc. O ganlyniad anfonwyd holiadur iddi yn cynnwys nifer o gwestiynau a ofynnwyd hefyd i'r banciau eraill. Ni dderbyniwyd ymateb erbyn dyddiad cwblhau'r adroddiad (9 Mawrth 2015).

- 7.17 There are a total of 133 branches in Wales (including Halifax/HBOS) and any closures have been postponed during the last three years. However, with a decline in their use, Lloyds will have to look for more digital solutions to meet their customers' needs. It is inevitable that the future solution will be a multi channel strategy with fewer local branches.
- 7.18 The management structure of the high street banking business includes regional directors and local managers who can recommend their business' language needs according to customer demands in each area. A greater emphasis on Welsh language services is therefore seen in areas where the language is stronger, with decisions on issues such as signage, publicity and availability reflecting the Welshness of each area. According to the Chair, confirmation on any language developments must be sought from the bank's senior officers.
- 7.19 Lloyds' language policy can be seen clearly on the bank's corporate website, and it appears to have been relaunched in April 2014. According to the Chair, the policy was re-presented following the division of Lloyds and TSB.
- 7.20 Compared with the other banks, the policy is brief and includes fewer Welsh language services. There is no commitment to a bilingual corporate image, with the policy focusing solely on how Welsh-medium services can be offered to customers. There is no reference either to the way in which staff and their training needs are supported, nor internal communication networks which could inform staff of any new language changes. It is the managers' responsibility to ensure awareness of the policy across the network.
- 7.21 Welsh language phone calls are answered via the bank's general Telephone Banking service. Callers can then be transferred to a "dedicated Welsh language line" or are given the number in order to call it themselves. It is understood that Lloyds does not have a dedicated Welsh language centre, but that it can respond to phone calls through a matrix across its branches. As a result, any Welsh-speaking member of staff can pick up the phone and deal with a call.
- HSBC**
- 7.22 A meeting was held with the Deputy Director of HSBC in Wales but she was unable to discuss any aspect of the bank's language policy. As a result, she was sent a questionnaire including a number of questions which we also asked the other banks. No response had been received by the date that this report was completed (9 March 2015).

## 8

# Atebion gan fanciau eraill

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8.1 Gofynnwyd i dri o'r banciau llai, y Co-operative Bank, TSB a Santander i gwblhau holiadur i egluro eu polisiau iaith hwythau, ac os oes ganddynt gynlluniau'n ymwneud â'r iaith Gymraeg.

### TSB

8.2 Derbyniwyd ymateb adeiladol gan TSB i'r holiadur am bolisi iaith newydd y banc. Yn dilyn ailstrwythuro a'r angen gan fanc Lloyds i ddadlwytho nifer o'u canghennau, mae'r TSB yn wyneb 'newydd' unwaith eto ar y stryd fawr. Croesawodd y Cyfarwyddwr Rhanbarthol, sy'n gweithio yn Abertawe, y cyfle i egluro sut maent wedi ymgymryd â'r her o gyflwyno gwasanaethau Cymraeg, ac i arddangos yr iaith yng nghanghennau'r banc.

8.3 Derbyniodd dros hanner staff TSB yng Nghymru hyfforddiant am eu hymwybyddiaeth o'r iaith Gymraeg, gan gydnabod ei arwyddocâd wrth geisio gwella eu gwasanaeth. Caiff galwadau ffôn eu hateb yn lleol o fewn canghennau gyda chyfarfachiad dwyieithog, a chryfhawyd y gallu i gynnal sgwrs bellach wedi i TSB benodi pedwar siaradwr rhugl o chwe phenodiad a wnaed hyd yn hyn yn 2015.

8.4 Mae Canolfan Cyswllt TSB yn Abertawe yn datblygu cynlluniau ar gyfer gwasanaeth dwyieithog ar gyfer galwadau a chyfryngau cymdeithasol, ac maent eisoes yn cynnig gwasanaeth morgais drwy gyfrwng y Gymraeg.

8.5 Bwriad TSB yng Nghymru yw datblygu eu cynlluniau ymhellach ac maent yn awyddus i dderbyn cyngor a chefnogaeth gan Gomisiynydd y Gymraeg.

### Santander

8.6 Roedd Santander hefyd yn awyddus i gyfrannu at yr arolwg, ac am ddangos eu parodrwydd i ddatblygu delwedd Cymraeg yn eu cyflwyniad o'u gwasanaethau bancio.

8.7 Ymunodd Santander â marchnad bancio'r DU yn 2004 wedi iddynt brynu Abbey, ac yna Alliance & Leicester a Bradford & Bingley yn 2009. O ganlyniad cawsant afael ar gyfran sylweddol o gyfrifon a morgeisi'r farchnad, i'w gosod mewn sefyllfa sy'n gystadleuol â'r "pedwar mawr". Maent yn dweud eu bod yn ymroddedig i gynnig gwasanaeth bancio lleol, gyda ffocws pendant ar wasanaeth sy'n seiliedig ar berthynas agos â'r cwsmer.

8.8 Erbyn heddiw mae gan Santander 45 o ganghennau manwerthu yng Nghymru a dwy ganolfan fusnes corfforaethol yng Nghaerdydd ac Abertawe, gan gyflogi dros 500 o bobl ar draws y wlad. Yn ôl eu hystadegau maent yn hawlio 9.7% o gyfrifon cyfredol personol Cymru ac wedi cynyddu eu benthychiadau i fusnesau bychain yng Nghymru o 597% dros bedair blynedd. Yn ogystal mae gan Santander berthynas gref â nifer o brifysgolion Cymru o dan raglen 'Santander Universities', sy'n ariannu 50 o fyfyrwyr eleni.

## 8

# Responses from other banks

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8.1 Three of the smaller banks, The Co-operative Bank, TSB and Santander, were asked complete a questionnaire to explain their language policies and whether or not they have any plans relating to the Welsh language.

### TSB

8.2 TSB gave a very constructive response to the questionnaire on the language policy of the new bank, which was created as a result of restructuring within Lloyds Bank, and the need by Lloyds to dispose of a number of its branches. The Regional Director, who works from Swansea, welcomed the opportunity to explain how they have taken up the challenge of introducing Welsh language services, and displaying the language at the bank's branches.

8.3 Over half of TSB staff in Wales have received Welsh language awareness training, acknowledging its significance in trying to improve their service. Phone calls are answered locally within branches, using a bilingual greeting, and the ability to hold a further conversation was strengthened after TSB recruited four fluent Welsh speakers out of the six appointments made so far in 2015.

8.4 TSB's Swansea based Call Centre is developing plans for a bilingual service for phone calls and social media, and it is already offering a Welsh-medium mortgage service.

8.5 In Wales, TSB's aim is to develop its plans further and it is keen to receive advice and support from the Welsh Language Commissioner.

### Santander

8.6 Santander was also keen to contribute to the review, and wanted to show its willingness to develop a Welsh image through the presentation of its banking services.

8.7 Santander joined the UK's banking market in 2004 after procuring Abbey. The procurement of Alliance & Leicester and Bradford & Bingley followed in 2009. As a result, it obtained a significant share of the market's accounts and mortgages, putting it in a position where it can compete with the "big four". It is committed to offering local banking, with a definite focus on a service that is based on a close relationship with the customer.

8.8 Today, Santander has 45 retail branches in Wales and two corporate business centres in Cardiff and Swansea, employing over 500 people across the country. According to its statistics, it is responsible for 9.7% of personal current accounts in Wales, and has seen a growth of 597% in its loans to small businesses in Wales over four years. In addition, Santander has a strong relationship with a number of Welsh universities through the 'Santander Universities' programme, which is financing 50 students this year.

- 8.9 Er nad oes gan Santander bolisi iaith Cymraeg ffurfiol, hyd yn hyn, maent wedi dangos eu hymroddiad i ddatblygu gwasanaethau ac yn ôl y banc mae nifer o drefniadau yn eu lle i ganiatáu defnydd o'r iaith yn eu busnes:
- Mae arwyddion mewnol parhaol yn Gymraeg a Saesneg yn eu canghennau ar draws Cymru
  - Gall cwsmeriaid ysgrifennu "sieciau clir" yn Gymraeg
  - Cynigir dewis iaith ar beiriannau twll yn y wal
  - Mae timoedd dwyieithog mewn nifer o ganghennau
  - Ystyrir y gallu i siarad Cymraeg fel rhan o set o sgiliau wrth asesu ymgeiswyr ar gyfer swyddi yng Nghymru
  - Mae nifer o siaradwyr Cymraeg yng nghanolfan busnes Abertawe, sy'n caniatáu i'r banc wasanaethu cwsmeriaid gorllewin Cymru
- 8.10 Yn ôl datganiad y banc maent yn adolygu eu gweithrediadau yn gyson er mwyn sicrhau eu bod yn cwrdd â gofynion eu cwsmeriaid. Maent hefyd wedi bod yn cyfathrebu'n adeiladol â'r "awdurdodau" Cymreig er mwyn cynyddu ymhellach eu cefnogaeth i fusnesau ac unigolion yng Nghymru.
- The Co-operative Bank**
- 8.11 Anfonwyd holiadur i gynrychiolydd o The Co-operative Bank yn cynnwys nifer o gwestiynau a ofynnwyd hefyd i'r banciau llai eraill.
- Ni chwblhawyd yr holiadur, ond derbyniwyd datganiad eu bod yn cynnig y canlynol fel banc:
- Mae llyfrau siec Cymraeg ar gael.
  - Rydym yn darparu arwyddion Cymraeg yn ein canghennau yng Nghymru.
  - Rydym yn ceisio cael aelodau staff sy'n siarad Cymraeg yn ein canghennau yng Nghymru.

- 8.9 Although Santander does not yet have a formal Welsh language policy, it has shown its commitment to developing services and, according to the bank, a number of arrangements are in place to allow the use of Welsh in its business:
- Permanent internal signs in Welsh and English in its branches across Wales
  - Customers can write clear cheques in Welsh
  - A language option is offered on hole in the wall machines
  - There are bilingual teams in a number of branches
  - The ability to speak Welsh is considered as part of a skill set when assessing applicants for posts in Wales
  - There are a number of Welsh-speakers at the Swansea business centre, which allows the bank to provide services to customers in west Wales
- 8.10 According to the bank's statement, it regularly reviews its operations to ensure that it is meeting the needs of its customers. It has also been communicating constructively with Welsh "authorities" to increase further its support to businesses and individuals in Wales.
- The Co-operative Bank**
- 8.11 A questionnaire was sent to a representative from The Co-operative Bank which included a number of questions we had also asked the other smaller banks. The questionnaire wasn't completed, however a statement was received that the bank offers the following:
- Cheque books are available in Welsh.
  - We also provide signage in Welsh in our branches in Wales.
  - We try to have Welsh speaking staff in our branches in Wales.

## 9 Casgliadau ac argymhellion

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- 9.1 Nid oes tystiolaeth yn codi o'r adolygiad sy'n awgrymu bod y prif fanciau wedi cynnal adolygiad cynhwysfawr o'u polisiau iaith ers eu creu yn ystod y degawd diwethaf. Ymddengys bod Barclays a NatWest wedi talu sylw ymarferol i'w polisiau o bryd i'w gilydd a'u bod yn parhau i dalu sylw i'w hobblygiadau. Ond ni chafwyd yr un sicrhad gan fanciau Lloyds a HSBC.
- 9.2 Mae angen i bob un ohonynt ynghyd a'r banciau heriol (challenger banks), asesu sut mae eu polisiau iaith yn adlewyrchu realiti'r gwasanaethau sydd ar gael heddiw, ond yn bwysicach fyth sut byddant yn gallu ymateb i ofynion cwsmeriaid Cymraeg eu hiaith yn y dyfodol. Yn bennaf dylid talu sylw at y modd y gellir cynnig gwasanaethau Cymraeg digidol/ar-lein fydd yn datblygu ymhellach yn ystod ail hanner y degawd hwn, ond sydd eisoes yn rhan hanfodol o gynigion banciau byd-eang i'w cwsmeriaid. Gall banciau dderbyn arweiniad gan Gomisiynydd y Gymraeg drwy ddefnyddio'r Canllaw Technoleg Gwybodaeth sydd ar gael.
- Argymhelliad 1: Dylid adolygu polisiau iaith y prif fanciau er mwyn adlewyrchu realiti'r gwasanaethau sydd ar gael, a'r ffordd gellir manteisio ar y dechnoleg ddigidol fydd yn datblygu ymhellach yn ystod ail hanner y degawd.**
- Argymhelliad 2: Wrth i'r nifer o ddarparwyr gwasanaethau bancio gynyddu, mewn canghennau ac ar-lein, fe'u hanogir i baratoi polisiau iaith fydd yn eu cynorthwyo i gystadlu'n effeithiol am gyfran o'r farchnad iaith Gymraeg.**
- 9.3 Bydd manteision cystadleuol i unrhyw fanc sydd yn gallu cynnig gwasanaethau Cymraeg ar-lein, ac yn arbennig os gallant gynnwys datblygu apiau Cymraeg i ganiatáu bancio symudol. Bydd arloesi yn y maes hwn yn apelio'n arbennig at farchnadoedd pobl ifanc sydd yn cychwyn gyda'u cyfrifon bancio, ac at siaradwyr Cymraeg sy'n cael eu gorfodi ar hyn o bryd i weithredu drwy'r Saesneg yn unig.
- Argymhelliad 3: Gwahoddir y banciau i osod amserlen ar gyfer sefydlu gwasanaethau Cymraeg ar-lein, i gynnwys datblygu apiau Cymraeg a allai ganiatáu bancio symudol, a bancio ar-lein**
- Mae Cynllun Hybu'r Gymraeg a gwefan Hybu Comisiynydd y Gymraeg yn ddelfrydol ar gyfer arwain a chynnig cymorth i'r banciau greu cynllun gweithredu ymarferol er mwyn eu galluogi i gynyddu eu darpariaeth o wasanaethau Cymraeg.
- 9.4 I gyd-fynd ag unrhyw adolygiad o bolisi mae angen i'r banciau ystyried sut maent yn cyfathrebu eu polisiau gyda chwsmeriaid a darpar gwsmeriaid. Yn bennaf dylid adolygu prif wefannau'r banciau, gan eu cyflwyno yn y Gymraeg a'r Saesneg. Er bod modd defnyddio peiriant chwilio i ddod o hyd i bolisiau iaith rhai ohonynt nid oes un o'r pedwar prif fanc yn cynnig dolen clir at fersiwn Cymraeg cynhwysfawr o wefan corfforaethol. O ganlyniad mae disgwyl i ddefnyddwyr bori trwy dudalennau amrywiol i ddod o hyd i eglurhad o bolisi yn unig, lle dylid bod modd cyrraedd disgrifiadau manwl o wasanaethau.

## 9 Conclusions and recommendations

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- 9.1 There is no evidence from the review to suggest that the main banks have conducted a comprehensive review of their language policies since their creation during the last decade. It appears that Barclays and NatWest have occasionally paid attention to their policies on a practical level and that they continue to pay attention to their obligations. However, the same assurances were not given by Lloyds or HSBC.
- 9.2 Each one of the banks, along with the challenger banks, must assess how their language policies reflect the reality of the services available today, but, more importantly, how they will be able to respond to the needs of Welsh-speaking customers in the future. They should focus mainly on the provision of digital/online Welsh language services, which will develop further during the second half of this decade, but which are already an essential part of worldwide banks' customer offering. Banks can receive guidance from the Welsh Language Commissioner by using the Information Technology Guidance available.
- Recommendation 1: The language policies of the main banks should be reviewed in order to reflect the reality of the services available and the ways in which they can benefit from digital technology which will develop further during the second half of the decade.**
- Recommendation 2: As the number of banking service providers increases, in branches and online, they are encouraged to prepare language policies which will help them to compete effectively for a share of the Welsh-language market.**
- 9.3 There will be competitive benefits for any bank which is able to offer online Welsh language services, especially if they are able to develop Welsh language apps to enable mobile banking. Innovation in this area will appeal particularly to young people, who are opening their first accounts, as well as Welsh-speakers who are currently being forced to operate in English only.
- Recommendation 3: Banks are invited to set a timetable for establishing Welsh language services online, including the development of Welsh language apps which could facilitate mobile banking and online banking.**
- The Welsh Language Commissioner's Welsh Language Progress Plan and promotion website are an ideal source of guidance and support to help banks create a practical action plan to enable them to increase their Welsh language service provision.
- 9.4 Alongside any review of their policies, banks need to consider how they communicate their policies to customers and prospective customers. Primarily, the banks' main websites should be reviewed and presented in Welsh and English. Despite the fact that a search engine can be used to find the language policies of some banks, not one of the main four offers a clear Welsh link to a comprehensive translation of its corporate website. As a result, users are expected to search through various pages to find just an explanation of a policy, where detailed descriptions of services should be available.

**Argymhelliad 4: Dylid adolygu gwefannau'r banciau, gan roi dewis iaith i ddefnyddwyr sydd am ddarganfod gwybodaeth am y gwasanaethau sydd ar gael, yn ogystal â chynnwys eu polisiau iaith.**

- 9.5 I'r un perwyl ni ddylid gorfod egluro i gwsmeriaid pa wasanaethau Cymraeg sydd ar gael mewn cangen. Rhaid rhoi cynnig rhagweithiol er mwyn hysbysu cwsmeriaid yn syth y gellir defnyddio a chael mynediad at wasanaeth Cymraeg. Hyd nes bydd y banciau'n ehangu eu hymroddiad i'r Gymraeg awgrymir bod angen gwneud datganiad clir a gweledol mewn canghennau yn nodi yn union pa wasanaethau Cymraeg sydd yn bodoli - gan gynnwys pa staff Cymraeg eu hiaith sydd ar gael ar unrhyw adeg. Wrth wneud datganiad o'r fath adeiledir hyder cwsmeriaid i ddefnyddio'r iaith wrth ymweld â changhennau.

**Argymhelliad 5: Ymhob cangen dylai'r banciau gyflwyno datganiad ynglŷn â'r gwasanaethau Cymraeg sydd ar gael - gan gynnwys pa staff Cymraeg eu hiaith sydd ar gael ar unrhyw adeg.**

Mae'n arfer da hyrwyddo gwasanaeth Cymraeg yn yr un modd neu ochr yn ochr â gwasanaethau eraill. Mae defnyddio bathodyn iaith Gwaith yn ffordd syml a rhad o hyrwyddo gwasanaeth Cymraeg ac mae rhai o'r banciau, Barclays yn enwedig, yn gwneud defnydd o'r adnoddau iaith Gwaith yn barod .

- 9.6 Un o'r prif gwynion i godi o'r adolygiad oedd gwendidau yn y gwasanaethau gweinyddol a chyfreithiol gan y banciau. Yn gyffredinol nid yw'r banciau'n ei chael yn hawdd ymateb yn effeithiol i geisiadau gan unigolion, cymdeithasau a chwmnïau am ddogfennaeth yn Gymraeg, ac yn aml gorfodir ymgeiswyr i gwblhau ffurflenni uniaith Saesneg, neu i ddisgwyl am gyfieithiadau gan y banciau eu hunain. Os yw'r ddwy iaith yn gyfartal yng ngolwg y gyfraith, dylai'r banciau allu derbyn ceisiadau yn y Gymraeg neu'r Saesneg yn ôl y gofyn.

**Argymhelliad 6: Anogir y banciau i ddatblygu a chynnal systemau fydd yn galluogi cwsmeriaid i gynnal pob agwedd o'u busnes/cysylltiadau yn y Gymraeg, heb israddio'r iaith oherwydd diffygion gweinyddol mewnol.**

- 9.7 Wrth i nifer defnyddwyr canghennau gwledig leihau, yn aml mewn ardaloedd ble mae canran uchel o siaradwyr Cymraeg, mae'n anorffod y bydd rhagor o ganghennau yn gorfod cau. Yn hytrach na gadael bwlch ar eu hol, mae rhai o'r banciau yn sicrhau rhyw fath o wasanaeth ar gyfer cwsmeriaid e.e. unedau symudol NatWest, gwasanaeth ffôn Cymraeg Barclays, a threfniadau bancio drwy'r swyddfa bost leol. Dylai pob banc baratoi ar gyfer cau canghennau gan gyhoeddi eu cynlluniau ymlaen llaw.

**Argymhelliad 7: Dylai pob banc ystyried sut i gynnal ei wasanaeth Cymraeg mewn ardaloedd a effeithir gan gau canghennau, gan dalu sylw i'r ystod eang o gwsmeriaid a allai golli cysylltiad uniongyrchol â'u darparwyr.**

**Recommendation 4: Banks' websites should be reviewed, providing a language option to users who want to find information about the services available, as well as the content of their language policies.**

- 9.5 Similarly, banks should not have to explain to customers which Welsh language services are available at a branch. A proactive offer must be made to inform customers immediately that they can use and access a Welsh language service. Until the banks extend their commitment, it is suggested that a clear and visible statement should be made in branches regarding the Welsh language services that are available - including which Welsh-speaking staff are available at any time. In making such a declaration, customers will feel more confident using the language when visiting branches.

**Recommendation 5: In each branch, banks should make a statement regarding the Welsh language services that are available - including which Welsh-speaking staff are available at any time.**

It is good practice to promote a Welsh language service alongside, or in the same way as other services. Using the Working Welsh badge is a simple and inexpensive way of promoting a Welsh language service and some banks, Barclays in particular, are already making use of the Working Welsh resources.

- 9.6 One of the main complaints raised during the review was the weaknesses in banks' administrative and legal services. In general, they find it difficult to respond effectively to applications from individuals, associations and companies for Welsh language documentation, and applicants are often forced to complete forms in English only, or wait for translations from the banks themselves. If both languages are equal in the eyes of the law, then banks should be able to accept applications in Welsh or English as required.

**Recommendation 6: Banks are encouraged to develop and maintain systems which will enable customers to conduct all aspects of their business/contacts in Welsh, without treating the language as inferior because of internal administrative deficiencies.**

- 9.7 As the number of those using rural branches falls, often in areas where there is a high percentage of Welsh-speakers, it is inevitable that more branches will have to close. Rather than leaving a vacuum, some banks are ensuring some kind of service for their customers, e.g. NatWest mobile units, Barclays Welsh language phone services and banking arrangements through the local post office. All banks should prepare for the closure of branches and publish their schemes in advance.

**Recommendation 7: All banks should consider how to maintain their Welsh-language service in areas affected by branch closures, focusing on the wide range of customers who could lose direct contact with their providers.**

- 9.8 Er i'r prif fanciau gyhoeddi ers tro eu bod yn gwbl ymroddedig at drin yr iaith Gymraeg yn gyfartal â'r Saesneg, cafwyd tystiolaeth o amrywiaeth eang yn nelweddau corfforaethol ac allanol ymysg pob un o'r "pedwar mawr". Ymddengys bod rhaglen o ailwampio llwyddiannus dwyieithog mewn nifer o lefydd yn ne Cymru yn arbennig, ond, mewn mannau eraill e.e. Bangor mae angen buddsoddi mewn arwyddion mewnol ac allanol, ac nid yw sawl cangen yn glynu at ganllawiau polisiau iaith mewn perthynas â deunydd marchnata.

**Argymhelliad 8: Gwahoddir y banciau i anelu at gysoni delweddau canghennau'r banciau unigol ar draws y wlad er mwyn cyflwyno brandiau a gydnabyddir yn glir fel busnesau dwyieithog.**

Mae Comisiynydd y Gymraeg wedi cyhoeddi Canllawiau Dylunio Dwyieithog. Mae'n adnodd sy'n dangos arfer da, a ffyrdd o sicrhau nad yw'r Gymraeg yn cael ei thrin yn llai ffafriol na'r Saesneg.

- 9.8 Although the main banks have long since announced that they are fully committed to giving the Welsh and English languages equal treatment, there was evidence of a wide variation in the corporate and external images of all of the "big four". It appears that a successful bilingual revamp programme has been implemented in a number of places in south Wales in particular. However, in other areas e.g. Bangor, investment is needed in terms of internal and external signs and many branches are not complying with language policies in terms of marketing material.

**Recommendation 8: Banks are invited to aim at standardising the images of individual branches across the country in order to introduce brands which are clearly recognised as bilingual businesses.**

The Welsh Language Commissioner has published Bilingual Design Guide, a resource which shows good practice and ways of ensuring that the Welsh language is treated no less favourably than the English language.



# Atodiad 1

## Y ddelwedd ar y Stryd Fawr

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Mae diffyg cysondeb yn y ffordd y cyflwynir delweddau'r banciau ar y Stryd Fawr, ac mae rhai yn anwybyddu'r canllawiau yn eu polisiau iaith eu hunain ar brydiau, wrth amrywio yn eu cyflwyniadau o le i le. Fel awgrymwyd eisoes nid yw Lloyds wedi mabwysiadu delwedd gorfforaethol Cymraeg, ac o ganlyniad "Lloyds Bank" a welir uwchben bob cangen:



Bangor



Heol y Frenhines, Caerdydd

Mae NatWest wedi ail frandio eu canghennau yn "NatWest Cymru" ond ymddengys nad yw eu rhaglen o newid eu harwyddion wedi ymestyn i'r gogledd eto:



Bangor



Heol y Frenhines, Caerdydd

# Annex 1

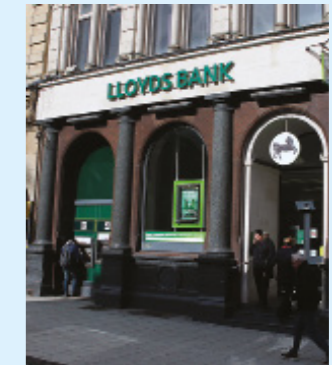
## The image on the High Street

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There is a lack of consistency in the way the banks' images are presented on the High Street, sometimes ignoring the guidance in their own language policies as presentations vary from place to place. As previously suggested, Lloyds has not adopted a Welsh language corporate image, and, as a result, "Lloyds Bank" is seen above every branch:



Bangor



Queen Street, Cardiff

NatWest has rebranded its branches as "NatWest Cymru" but it appears that its new signage programme hasn't reached north Wales yet:



Bangor



Queen Street, Cardiff

Er i fanc Barclays ymdrechu i ailwampio eu canghennau yn ne Cymru, gan gyflwyno'r Gymraeg yn glir, nid yw'r ddelwedd cystal ar eu cangen ym Mangor ardal sydd â chanran uchel o siaradwyr Cymraeg:

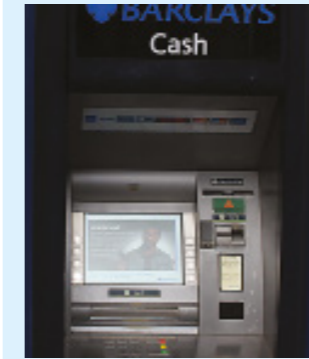


Bangor



Bangor

Despite Barclays' efforts to revamp its branches in south Wales by introducing the Welsh language clearly, the image is not as good in their Bangor branch, an area with a higher percentage of Welsh speakers:



Bangor



Bangor

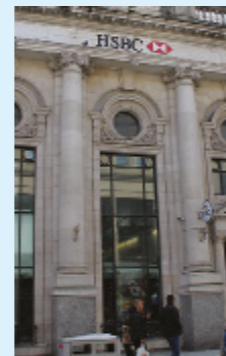
Ar y llaw arall mae HSBC yn gyson iawn â'u cyflwyniad Cymraeg yng Nghaerdydd, Abertawe a Bangor, o du allan i'w canghennau a'r tu mewn:



Bangor



Bangor

Heol y Frenhines,  
Caerdydd

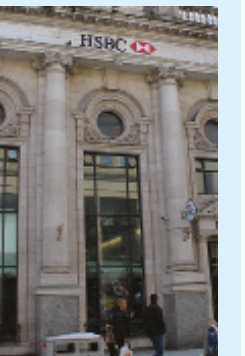
On the other hand, HSBC's Welsh language presentation is very consistent in Cardiff, Swansea and Bangor, both outside and inside their branches:



Bangor



Bangor



Queen Street, Cardiff

Mae Cymdeithas Adeiladu Halifax/HBOS yn rhan o Grŵp Lloyds ond heblaw am y gangen newydd yng nghanolfan Dewi Sant Caerdydd, nid oes tystiolaeth arall eu bod wedi ymdrechu i ddefnyddio'r iaith yn ymarferol yn y canghennau eraill a welwyd yng Nghaerdydd a Bangor:



Bangor



Twll yn y wal, Caerdydd

Halifax Building Society / HBOS are part of the Lloyds Group, but except for the new branch in the St David's Centre, Cardiff, there is no other evidence that they have made an effort to use the language practically in the other branches, seen in Cardiff and Bangor:



Bangor



Cash machine Cardiff

Ar hyn o bryd delwedd allanol uniaith Saesneg a geir gan Santander ym Mangor:



A gan Nationwide yng Nghaerdydd a Bangor:



Santander in Bangor currently has an English only exterior image:



And the same with Nationwide in Cardiff and Bangor:



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# Comisiynydd y Gymraeg

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# Welsh Language Commissioner

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Comisiynydd y  
Gymraeg  
Welsh Language  
Commissioner