

# Money and Pensions Service

## Welsh Language Scheme

Prepared under the Welsh Language Act 1993 and approved  
by the Welsh Language Commissioner on 17<sup>th</sup> March 2022



Gwasanaeth  
Arian a  
Phensiynau



Money &  
Pensions  
Service

The Money and Pensions Service has adopted the principle that in the conduct of public business in Wales it will treat the Welsh and English languages on a basis of equality.

This Scheme sets out how the Money and Pensions Service will give effect to that principle when providing services to the public in Wales.

This Scheme was approved by the Welsh Language Commissioner on 17<sup>th</sup> March 2022 and replaces The Pensions Advisory Service's Scheme and the Money Advice Services Scheme which were approved by the Welsh Language Board.

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# Foreword

Launched as the Single Financial Guidance Body in January 2019 and rebranded as the Money and Pensions Service in April 2019, we were set up under the Financial Guidance and Claims Act.

The objectives of the single financial guidance body are—

- to improve the ability of members of the public to make informed financial decisions,
- to support the provision of information, guidance and advice in areas where it is lacking,
- to secure that information, guidance and advice is provided to members of the public in the clearest and most cost-effective way (including having regard to information provided by other organisations),
- to ensure that information, guidance and advice is available to those most in need of it (and to allocate its resources accordingly), bearing in mind in particular the needs of people in vulnerable circumstances, and
- to work closely with the devolved authorities as regards the provision of information, guidance and advice to members of the public in Scotland, Wales and Northern Ireland.

The Money and Pensions Service’s vision is “Everyone making the most of their money and pensions.”

We are an arm’s-length body, sponsored by the Department for Work and Pensions (DWP), with a joint commitment to ensuring that people throughout the UK have guidance and access to the information they need to make effective financial decisions over their lifetime.

We are funded by levies on both the financial services industry and pension schemes.

We recognise that there are diverging needs and increasing legislative and policy differences in Wales, Northern Ireland, Scotland and England. This influences our policy, design and delivery functions in all the countries of the UK.

This Money and Pensions Service Welsh Language Scheme outlines our commitment to the Welsh language when providing services to the public in Wales. We have adopted the principle that in the conduct of public business in Wales we will treat the English and Welsh languages on the basis of equality. This Scheme sets out how we will give effect to that principle when providing services to the public in Wales.

We are taking a two-phase approach, recognising the pressures of responding to the Covid-19 crisis and the stage MaPS is at in development of our corporate strategy which informs how we develop our customer proposition going forward.

We have been working closely with the Welsh Language Commissioner and the Welsh Language Unit at DWP in developing this Scheme and are now pleased to publish the final Scheme.



**Caroline Siarkiewicz**  
Chief Executive

## Timetable for Actions Needed

This is a new Welsh Language Scheme developed by the Money and Pensions Service. This scheme brings together services for the public from three legacy organisations that were in different places on the journey when providing services in Welsh. Measures described in this document ensure that the Welsh and English languages are treated on the basis of equality. Most are already in place for many areas of the legacy bodies' content but not for all. The emphasis is therefore on implementation for some aspects and to on-going compliance for other aspects with the scheme. The timetable set out below shows the few areas that were outstanding at the start of the process of developing our scheme and our timetable for the last few outstanding actions needing implementation and compliance.

Action	Responsible officer (job title)	Target date
<b>Recruit Welsh speaking pension specialists for the Pensions helpline.</b> (We have recruited one Welsh speaking specialist, who has started in the first quarter of 2021. We continue to advertise for other Welsh speaking specialist pensions operatives in order to ensure there is a Welsh service. These staff need specialist technical knowledge and therefore are very difficult to find.	<b>Charlotte Jackson</b> Head of Pensions Operations and Consumer Protection	Ongoing 2021
<b>Pension Operations phone line</b> Ensure Welsh number is publicised on the Money Helper website. If the Welsh speaking specialist is unavailable the call will be picked up by a Welsh voicemail offering a call back or a number to continue the call in English.	<b>Charlotte Jackson</b> Head of Pensions Operations and Consumer Protection	Completed
<b>Online Pensions Enquiry Form</b> Ensure the Welsh enquiry form is available and recognised by the CRM (Customer Relationship Management software)	<b>Charlotte Jackson</b> Head of Pensions Operations and Consumer Protection	Completed
<b>Pension Operations Webchat</b> Set up webchat for Welsh speaking pension customers	<b>Charlotte Jackson</b> Head of Pensions Operations and Consumer Protection	January 2022
<b>Set up and run a social media account for Welsh speaking customers</b>  <a href="https://twitter.com/HelpwrArian">https://twitter.com/HelpwrArian</a>  <a href="https://www.facebook.com/HelpwrArian">https://www.facebook.com/HelpwrArian</a>	<b>Charlotte Burns (Lara Crisp)</b> Senior Digital Editor And <b>Caroline Laws</b> Managing Editor	Completed
<b>Money Guidance Welsh Speakers for Tier Two calls</b> Contract for money guidance has been extended and MaPS will work with the supplier to ensure compliance with the scheme	<b>Charlotte Jackson</b> Head of Money Guidance and Pensions Operations	Completed

<b>Money Guidance Webchat</b> Contract for money guidance has been extended and MaPS will work with the supplier to ensure compliance with the scheme	<b>Charlotte Jackson</b> Head of Money Guidance and Pensions Operations	Completed
<b>Money Guidance WhatsApp</b> Contract for money guidance has been extended and MaPS will work with the supplier to ensure compliance with the scheme	<b>Charlotte Jackson</b> Head of Money Guidance and Pensions Operations	Completed
<b>Money Helper - New consumer facing website for all legacy services</b> Content from legacy services online will be available using the new Money Helper website. All new content will be available bilingually.  Legacy content not currently available in Welsh e.g. blogs and videos will be added in English only.	<b>Caroline Laws</b> Managing Editor	Completed   Ongoing
<b>Procurement Process</b> Ensure Welsh language considerations are incorporated into the procurement processes	<b>Louise Power</b> Head of Commercial, Commissioning & Facilities Management	Completed
<b>Project Management Process</b> Define the Welsh Language Scheme expectations in the Project Management methodology, which will outline the approach we are taking for projects across MaPS and the process all Project Managers should follow.	<b>Emma Wheeler</b> Head of Performance, Data Protection and Change	Completed
<b>Partnership Area of Money and Pensions Service B2B website</b>	<b>Chimaechi Allen</b> Senior Digital Editor (B2B)	Completed

# Introduction

1. The Welsh Language Act 1993 gives the Welsh and English language equal status in public life in Wales. It places a duty on the public sector to treat both languages equally when providing services to the public.
2. The Act required every public body providing services to the public in Wales to prepare a Welsh Language Scheme, setting out how it will provide those services in Welsh.
3. As a result of the Welsh Language (Wales) Measure 2011, statutory standards will replace Welsh Language Schemes and some organisations will be required to comply with one or more standards of conduct on the Welsh language. However, as a new public body we will implement a Welsh Language Scheme, replacing the existing Schemes of the legacy organisations.
4. We recognise that the Welsh language has official status in Wales as enshrined by the Welsh Language (Wales) Measure 2011.
5. The scheme describes how we will give effect, so far as is both appropriate in the circumstances and reasonably practicable, to the principle established by the Welsh Language Act that, in the conduct of public business in Wales, the Welsh and English languages should be treated on a basis of equality.
6. “Public business” within the Money and Pensions Service includes all services provided to individual members of the public in Wales by, or on behalf of, the Organisation. Principally this involves:
  - a delivering frontline services to people;
  - b partnership/engagement activities;
  - c money guidance;
  - d pensions guidance;
  - e projects/pathfinders;
  - f research;
  - g evaluations.
7. The scheme covers the services that we provide to the public in Wales. It does not, however, include members of the public who are acting in a capacity which is representative of the Crown, Government or the State. Consequently, persons who fulfil official functions of a public nature do not come within the meaning of the word public when they are fulfilling those official functions.
8. This scheme was prepared in accordance with section 21 of the Welsh Language Act 1993 - and in accordance with guidelines issued by the former Welsh Language Board under section 9 of the Act.
9. This Scheme will need to be reviewed from time to time in order to ensure the commitments provide an accurate reflection of the services we provide. We will not change this Scheme without consulting with the Welsh Language Commissioner beforehand.



## Our organisation

10. The Money and Pensions Service was formally launched on 6 April 2019. The Single Financial Guidance Body (its original legal name) was formed on 1 October 2018. On 1 January 2019, it came into operation and took on the responsibilities of:
  - Pension Wise
  - The Pensions Advisory Service (TPAS)
  - The Money Advice Service (MAS)
11. The Money and Pensions Service is funded from multiple levy budgets across money guidance, debt advice, pensions guidance and pension freedoms; and is sponsored by the Department for Work and Pensions, but will also engage with HM Treasury, which is responsible for policy on financial capability.
12. The vision of the Money and Pensions Service is a society where everyone makes the most of their money and pensions. The ability to manage money is central to people's health and wellbeing; it impacts their ability to fulfil their potential, and to care for their families. A population that can manage their money and pensions well is vital for our economy and for society as a whole.
13. In Wales currently, out of a population of 2.5 million adults, 0.4m are over indebted, 1.2m adults struggle to keep up, are falling behind or have fallen behind with their bills or credit commitments, 0.6 million people are not saving regularly, and 1.1 million working-age people say they don't know enough to plan for their retirement.

## Our Priorities

14. Our business priorities for 2021/22 are to help people make the most of their money and pensions:
  - a Create a movement of many different organisations working together towards the same ambitious goals, building on the extensive collaboration already contributing to the UK Strategy for Financial Wellbeing.
  - b Deliver for customers, by leading sector-wide initiatives to enhance the quality and capacity of guidance services, building on the foundations of MaPS' legacy organisations (the Money Advice Service, The Pensions Advisory Service and Pension Wise), and by developing and implementing pensions dashboards.
  - c Build strong foundations to create a great organisation for the future driven by values of caring, connecting and transforming.

## Our Values

15. We have developed a set of values to support us in coming together as one organisation and to ensure our customers remain at the heart of what we do.
  - a Caring: We care about our colleagues and people whose lives we are here to transform.
  - b Connecting: We will transform lives through our ability to make positive connections.
  - c Transforming: We are committed to transforming lives and making a positive societal impact.

# Service planning and delivery

## Policies, legislation, services and initiatives

- 16. Our policies, initiatives and services will be consistent with this scheme. They will support the use of Welsh, which will help the public in Wales to use Welsh as part of their day to day lives.
- 17. When developing new policies and procedures, we will have full regard to the needs of users of the Welsh language. Our policies and initiatives will be consistent with the measures in this Scheme.
- 18. We will implement a formal process to ensure that the principles of the Welsh language scheme are considered at the start up, initiation and implementation stage of projects. We will do this by incorporating a requirement to consider any impact on this Scheme in our standard project management process.
- 19. The importance of building in Welsh language compliance is reflected in the guidance and the tools we use for new projects and programmes.
- 20. The Programme Managers Process includes an instruction to make early contact with the Wales Manager who has responsibility for our Welsh Language Scheme, to ensure the Organisation takes account of, from the first stages of any work, the requirement to treat the Welsh language equally to English when delivering MAPS policy services or tools to customers in Wales.
- 21. The Wales Manager will be included as a stakeholder for all new projects, services and initiatives.

## Delivering services

- 22. Our normal practice is to ensure that all the services we provide for the public in Wales are available in Welsh, and that our customers are aware of this fact.

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

- 23. Our procurement policies will ensure that Welsh language considerations are incorporated into the procurement processes, as appropriate and reference to our Welsh Language Scheme will be made within the invitations to tender.
- 24. When agreeing any contract we will ensure that the language requirements are considered and agreed with the service provider to ensure compliance with the Scheme.

## Standards of quality

- 25. We have adopted the principle that services provided in Welsh and English will be of equal quality and will be delivered within the same timescale. To this end, we will utilise professional translators for written content and materials.

# Engaging with the public

## Language choice

- 26. We offer the public in Wales the choice of dealing with the Money and Pensions Service in either Welsh or English.
- 27. The public can choose to undertake all of their business with us in Welsh, both written and verbal communications, verbal communications only or written communications only.
- 28. We do not currently hold data on individual members of the public, (apart from when they book a Pension Wise appointment). As we develop new systems and processes, and if we in future, hold data on individual members of the public, written and verbal preferences will be captured and recorded on our systems, enabling the Organisation to deal with the public in Wales in their preferred language. For more information on how we use data please see our privacy notice:  
<https://moneyandpensionsservice.org.uk/privacy-notice/>

## Written correspondence

- 29. We welcome letters and electronic mail in Welsh. When someone writes to us in Welsh, we will issue a reply in Welsh (if a reply is appropriate). Our target time for replying will be the same as for replying to communication written in English.
- 30. In regards to our Pension Wise provision, we send out email and text confirmations to people who book an appointment in English. For those who use the online booking request process in Welsh there is direct communication between the Welsh speaking guider and the customer in Welsh. Our current practice **does not** include sending out any other correspondence to people in Wales. If that changes then we will ensure the following:
  - a If we initiate correspondence with an individual or group, or send standard or circular correspondence to several members of the public in Wales, we will do so bilingually unless we know that they would prefer to correspond in Welsh or English only.
  - b If the Welsh and English versions of any correspondence have to be produced separately, our normal practice will be to ensure that both versions are available at the same time.
  - c The above will apply to e-mail correspondence and paper correspondence.
  - d All hard-copy Welsh correspondence that we issue will be signed.
  - e All e-mail external correspondence that we issue specifically to the public in Wales will bear a bilingual electronic auto-signature, disclaimer and out of office replies and we will promote the use by staff in Wales of a by-line to convey the message that people are welcome to use Welsh in their dealings with us.
- 31. If in the future we use other methods of communicating e.g. SMS texting and we can be sure that the recipient is in Wales, our intention is to do so in the recipient's preferred language, Welsh or English.
- 32. Messages to our social media feeds made in Welsh will be responded to in Welsh when the message requires a response.

## Telephone communications

- 33. The Money and Pensions Service does not have an office in Wales although there are currently three directly employed staff based in Wales, two of whom are Welsh speakers. This is due to their position being advertised as 'Welsh Speaker essential'.
- 34. MaPS currently contracts a Wales-based contact centre to offer money guidance services to the public in Welsh. Contact Centre staff are not directly employed by MaPS. The contact centre was established in Wales to ensure the Welsh language elements of the tender were provided.
- 35. Non-Welsh-speaking staff based in Wales and directly employed by MaPS will answer telephone calls with a bilingual greeting. If the caller speaks Welsh, then staff will explain that they cannot speak Welsh themselves. The caller will be transferred to a Welsh speaking member of staff when available. If unavailable, the caller will be offered the option of either continuing the call in English or to write to the organisation in Welsh and receive a response in Welsh either by phone or in writing.
- 36. MaPS currently has three customer facing legacy organisations offering services to the public across the UK. These are Pension Wise, the Pensions Advisory Service and the Money Advice Service. These three legacy organisations were at different points on the journey to providing services in Welsh.
- 37. The commitment from MaPS is to ensure members of the public will be able to conduct their business equally in Welsh or English, whichever of the legacy services they use. However, currently this is not the case. For our online services this has been resolved by the launch of our Money Helper website. See timetable on page 6 that highlights the phasing in of commitments within this scheme.
- 38. If a member of the public accesses the service by telephone through Pension Wise, they will have the option of choosing Welsh through an interactive voice response choice. If they enter through Money Advice Service, they have a dedicated Welsh language line (0300 138 0555). If they enter through the Pensions Advisory Service, there is a Welsh language option, (0800 756 1012) however, there is only one specialist Welsh Speaking pensions operative. If the operative is unavailable the call will be picked up by voicemail offering a call back in Welsh or a number to continue the call in English.

## Contact centre calls: Short to medium term

- 39. The three legacy organisations offer services to the public across the UK via telephone. One contracts with a contact centre with a base in Wales (set up specifically to provide Welsh language services) and Scotland, and the others offer specialist pensions operations services in house. Services available in Welsh are highlighted below.
- 40. Customers calling us: If a member of the public accesses the service by telephone through Pension Wise, they will have the option of choosing Welsh through an IVR choice. If they enter through Money Advice Service, they have a dedicated Welsh language line (0300 138 0555). If they enter through the Pensions Advisory Service, there is a Welsh language option, however there is only one Welsh speaking pensions specialist (See timetable of actions).
- 41. If the caller wishes to speak Welsh, and does not contact us using the dedicated Welsh numbers, the person answering the phone will try to connect the call to a Welsh speaker qualified to deal with the enquiry.
- 42. If no Welsh speaker qualified to deal with the enquiry is available, the caller will be given the choice, as appropriate, of having a Welsh speaker phone back as soon as possible, continuing the call in English, or submitting their query in Welsh, by letter or e-mail.
- 43. Calling Customers: Apart from pre-booked Pension Wise telephone appointments, we do not currently call customers, unless there are exceptional circumstances.

## Contact Centre Calls: Medium to long term

- 44. When we set up telephone help-lines, call centres, or similar facilities in the future, to give information, services or support to the public, we will provide a Welsh language service. These will either be dedicated Welsh Language lines or a national number with the option to select Welsh when prompted. Dedicated Welsh language line numbers will be advertised alongside the English language service.
- 45. We will ensure that all organisations providing guidance and services on our behalf in Wales are aware of the Welsh language telephone services and publicise them appropriately.
- 46. We do not correspond generally with members of the public, but if that changes in the future, we will include information relating to a Welsh language service .

## Face to face communication

- 47. Across all of the legacy organisations, we currently only offer face to face guidance for our Pension Wise service. We will ensure that any person who wishes, or is required, to have a face to face interview for a Pension Wise appointment knows they are able and welcome to do so in Welsh.
- 48. We will ensure that a suitably qualified Welsh speaking member of Pension Wise staff deals with those whose preferred language is Welsh.

## Public meetings

- 49. We will provide simultaneous or consecutive translation from Welsh into English at our public meetings unless we have established that all participants are likely to use the same language.
- 50. Invitations and advertisements for public meetings will be bilingual and either note that translation facilities will be available or invite the public to let us know in advance in which language they wish to speak.
- 51. We will let those attending public meetings know when translation facilities are available – and encourage contributions in Welsh.
- 52. In accordance with our scoring system for MAPS publications (Annex B) we will provide papers and other information for public meetings in Welsh and English – and ensure that reports and papers produced following public meetings will be published in Welsh and English.
- 53. The Organisation holds very few public meetings. Briefing sessions for groups of advisors and similar events would not normally be classed as “public” meetings.

## Other dealings with the public in Wales

- 54. When we undertake major UK public surveys which will include over 500 people in Wales or surveys focussed specifically in Wales, whether gathering information or testing public opinion, we will ensure where reasonable and practical, that all aspects of communication with the public in Wales will be bilingual.
- 55. For research that is Wales specific, we will establish language choice in advance for our public surveys if an initial contact is made before the survey is conducted. In other cases a standard will be included in the survey asking respondents if they wish to respond to the survey in Welsh or English.
- 56. Respondents will be asked about the Welsh language aspects of any services or policies researched specifically in Wales via a survey, where appropriate.

57. When we arrange seminars, training courses or similar events for the public in Wales, we will assess the need to provide them in Welsh. In conducting this assessment, we will consider the preferred language of those attending and the availability of Welsh speaking trainers.

## Social Media

58. We recognise that engagement with the public increasingly occurs using social media. When we use alternative methods of communicating with the public in Wales e.g. Twitter, Facebook, You Tube etc. we will do so in both Welsh and English. To do this:
59. For peer-to-peer platforms (such as Facebook groups), we will encourage members to communicate in whatever language they like, and if that is in Welsh, we will reply appropriately in Welsh. We will use messaging where appropriate, encouraging Welsh speakers to use whatever language they prefer.
60. A monolingual (Welsh) <https://twitter.com/HelpwrArian> has been established, that provides a bespoke Welsh service that caters for the needs of a specific audience, namely Welsh speakers, customers and employers throughout Wales.
61. HelpwrArian Facebook page <https://www.facebook.com/HelpwrArian> has been established, that provides a bespoke Welsh service catering for the needs of Welsh speakers.
62. The content may not be identical to English accounts but we will ensure the user's experience and messages from the Organisation will be consistent and be of the same quality.
63. We will ensure the public are aware of the existence of these accounts, raising awareness of them via the English online accounts, leaflets etc., encouraging and welcoming people to contact us in either Welsh or English using this digital medium.

## Our public face

### Publicity campaigns, exhibitions and advertising

64. All of the publicity, public information, exhibition and advertising material we use in Wales (in order to target the general public) will be produced either fully bilingually, or as separate Welsh and English versions.
65. If the Welsh and English versions have to be published separately, both versions will be equal with regard to size, prominence and quality. Both versions will be available simultaneously and will be equally accessible.
66. Exceptions to the above will be material that is:
- a Aimed primarily at Welsh speakers, where Welsh only publicity, public information, exhibition and advertising may be used.
  - b Aimed at a limited and specialised audience – this will need to be considered on a case-by-case basis, bearing in mind the nature of the audience and the subject being dealt with.
  - c Published in UK wide publications that are English language only.

# Marketing/Advertising

- 67. Any advertisements placed in English language newspapers (or similar material) distributed mainly or wholly in Wales, will be bilingual, or will appear as separate Welsh and English versions (with both versions appearing simultaneously, and being equal with regard to size, prominence and quality).
- 68. In Welsh language publications advertisements will be in Welsh only.
- 69. Television, cinema, web or radio advertising intended for reception exclusively in Wales will be conducted in Welsh and English. Television campaigns which appear on S4C during Welsh programming hours will be in Welsh. Television, cinema, web or radio advertising broadcast in Wales but intended for a UK audience will reflect the language of the station they are broadcast on.
- 70. Our normal practice will be to avoid using Welsh language subtitles, or dubbing adverts into Welsh (excepting voice-overs).
- 71. The use of Welsh will be considered from the outset, as publicity campaigns are developed, to ensure that any branding, strap lines and core messages work well in Welsh.
- 72. Telephone response lines and other ways of responding to campaigns in Wales will be bilingual or will include a separate Welsh response service.
- 73. When staffing exhibitions stands and displays in Wales, we will attempt to ensure that a Welsh speaking member of staff is available to attend, as necessary.
- 74. For exhibitions, stands and displays in Wales, any audio-visual displays or interactive media we prepare will be available in Welsh and English.

# Publications

- 75. The principle to be adopted is that all forms and leaflets and other material meant for the general public in Wales should be readily and simultaneously available in both Welsh and English.
- 76. MAPS will use a scoring system, (Annex A), to identify objectively when publications and material should be published in Welsh.
- 77. Publications and written material includes, but is not limited to, brochures and leaflets, consultation documents, posters, guidance notes, public notices and circulars. Documents or items placed on websites or made available electronically are also included, irrespective of whether or not they exist in hard copy format.
- 78. If the Welsh and English versions have to be published separately, both versions will be in the same format and produced to the same quality - and our normal practice will be to ensure that both versions are available at the same time and are equally accessible.
- 79. We will ensure that both versions are equally accessible to the public in Wales by:
  - a publicising the availability in Wales of both versions;
  - b including in the Welsh document the statement 'Mae'r cyhoeddiad hwn ar gael yn ySaesneg' and in the English document, the statement 'This publication is available in Welsh.'
  - c instructing telephone agents to offer a language choice whenever requests for publications are knowingly received from Wales;

- d encouraging organisations in Wales, with which we do not have separate contractual or partnership arrangements, to hold adequate stocks of both versions and make this known to their clients.
80. We do not charge for our publications, however, if in future this changes, if a publication is not available free of charge, the price of a bilingual document will not be greater than that of a single language publication - and the price of separate, Welsh and English versions will be the same.

## Digital services and information

81. We will be guided by the principles included in the Welsh Language Commissioner's guide 'Technology, Websites and Software: Welsh Language Considerations' when implementing any new digital services.
82. MaPS have brought together the legacy online services<sup>1</sup> into one customer facing website [Money Helper](#) aimed at the public across the UK. This launched in June 2021.
83. Content from legacy online services will be available using the new Money Helper website. All new content on Money Helper will be available bilingually. Legacy content not currently available in Welsh e.g. blogs and videos will be added in English only.
84. There is also a business-to-business (B2B) website, (a non-consumer facing website) aimed at our stakeholders across the UK. <https://moneyandpensionsservice.org.uk/> The content on this website, pertaining to consumers in Wales, will be made available in Welsh by December 2021.

### Money Helper website:

85. The Money Helper website contains a 'Cymraeg' button on the top of each web page. This will take the user to the Welsh content. That content will directly mirror the English on all web content covered by the MaPS Welsh Language Scheme. All static articles on the website will be available in Welsh (apart from legacy content see paragraph 84).
86. New tools and calculators that are produced by MaPS on the website will be available in both Welsh and English. Comparison sites that are linked into but are not produced by MaPS may occasionally not be available in Welsh. Some legacy tools such as a pensions appointment booking tool used by employers across the UK will not be available in Welsh.
87. Any changes to the service with regards functionality, data gathering or information provided will be performed in a controlled manner with due attention given to both Welsh and English.
88. Testing and acceptance of the services will be undertaken in Welsh as well as English to ensure the quality of language for the applications remain high and equal.
89. Whenever we post Welsh language versions of publications on the site, we will post them at the same time as English versions.

<sup>1</sup> MaPS currently has three customer facing legacy organisations offering online services to the public across the UK. These are Pension Wise, the Pensions Advisory Service and the Money Advice Service. These three legacy organisations were at different points on the journey to providing services in Welsh. The commitment from MaPS is to ensure members of the public will be able to conduct their business equally in Welsh or English, whichever of the legacy services they use. However, currently this is not the case.



## Forms and associated explanatory material

- 90. We will ensure that all forms and associated explanatory material for use by the public in Wales will be available in both Welsh and English.
- 91. Forms are generally produced as separate Welsh and English versions and presented to the user in their preferred language. Both versions however will be in the same format and produced to the same quality - and we will ensure that both versions are available at the same time and are equally accessible.
- 92. When we enter information on Welsh versions of forms for our Pension Wise service, that are sent to the public, we will do so in Welsh.
- 93. If other organisations distribute forms on our behalf, we will ask that they do so in accordance with the above.

## Corporate identity

- 94. We have adopted a bilingual corporate identity in Wales. Our name, contact details, logo, slogans and other standard information will appear in Welsh and English on all material which displays our corporate identity in Wales.

## Signs in Wales

- 95. We do not have any permanent signs, which give information to the public. If in future we do, we will ensure they are bilingual with the Welsh and English text being treated equally with regard to size, legibility and prominence.
- 96. We do use temporary banners which may give information or advertise the organisation. We will ensure these are bilingual or available in English and Welsh of equal quality, size, legibility and prominence.
- 97. If separate Welsh and English signs are provided, they will be equal in terms of format, size, quality and prominence.
- 98. The above will apply to all types of signs, including electronic signs.

## Official notices, public notices and staff recruitment notices

- 99. Official notices, public notices and staff recruitment notices (for posts based in Wales) placed in English language newspapers or similar media distributed mainly or wholly in Wales, will be bilingual, or appear as separate Welsh and English versions. Notices will be in Welsh in Welsh language publications.

- 100. The Welsh and English versions will be equal in terms of format, size, quality and prominence – whether produced as a single bilingual version, or as separate Welsh and English notices.
- 101. In the English language media, posts where the ability to speak Welsh is essential may be advertised in Welsh, with a brief description in English.
- 102. Recruitment notices placed in English language journals (and other publications) with a UK-wide distribution may be in English, unless the post is one where the ability to speak Welsh is essential, in which case the notice may be fully bilingual, or in Welsh with a brief explanation in English.
- 103. Vacancies for posts based in Wales will be advertised bilingually through our recruitment partner, unless Welsh is an essential skill requirement of the job, when in this instance it may be displayed in Welsh only.

## Press releases and contact with the media

- 104. Press releases to media outlets in Wales will be bilingual where deadlines permit.
- 105. When we post such press releases on our website, our normal practice will be to post them in Welsh and English, if the press release is related specifically to Wales.
- 106. We currently have two Welsh speaking members of staff. Where possible, we will ensure that they are available to undertake interviews with the Welsh language press and broadcasting media.

## Implementing the scheme

### Staffing in Wales

- 107. We are committed to providing quality services to members of the public in both the Welsh and English languages and will endeavour to recruit and retain sufficient numbers of staff who are competent in Welsh in order to do this.
- 108. We do not have any workplaces in Wales that have contact with the public living in Wales.
- 109. Where new posts are created or posts become vacant and advertised they will be reviewed to establish whether there is a need for the post holder to have oral Welsh and/or written Welsh skills.

### Recruitment

- 110. When recruiting staff we will be guided by the information gathered by following the procedures described under Staffing above and the Welsh Language Commissioner's 'Guidance on Recruitment and the Welsh Language.'
- 111. We currently use a recruiting agency and they have been provided with the Welsh Language Commissioner's 'Guidance on Recruitment and the Welsh Language.'
- 112. When fluency in Welsh is considered to be essential this will be stated in job competencies and advertisements. We will target Welsh speakers when Welsh essential posts are difficult to fill. All vacancies in Wales will have Welsh as a desirable skill.

- 113. When no suitable Welsh speaking candidates can be found for a post where Welsh is essential we will, if possible, make temporary arrangements under which the Welsh language service can be provided.
- 114. Vacancies for any MaPS jobs in Wales will be advertised bilingually. Applications for vacancies in Welsh will be welcomed and a statement to this end will be included within any recruitment packs.

## Language and Awareness training

- 115. MAPS is committed to encouraging members of staff to learn Welsh and to improve their ability to speak and write in Welsh if there is a business need to do so – and we will support them in this. Priority will be given to those who have extensive and regular contact with the public, who have some knowledge of Welsh or who regularly deal with Welsh speakers as part of their work.
- 116. Online Welsh at Work Learning is available through DWP, our sponsor body. Staff based in Wales who are not Welsh speakers will be encouraged to complete the learning.
- 117. Subject to business needs and budgetary considerations we will fund this training and allow staff to attend courses during working hours.
- 118. Staff participating in language training through the organisation will be required to document this in their Personal Development Plans and have specific steps noted that they will undertake, to enable them to become proficient in using Welsh in the Workplace.
- 119. Progress will be monitored and regular discussions encouraged between the ‘learner’ and their line manager.
- 120. We will provide training and guidance for staff to facilitate the implementation of and compliance with this Scheme, such as inclusion within the culture handbook provided to every new starter of our commitment to the Welsh language.
- 121. We will ensure that all staff know how to refer individuals to Welsh language services.

## Partnership working

- 122. If we are the strategic and financial leader within a formal partnership, we will ensure that any public service aspects aimed at the public in Wales comply with this scheme.
- 123. If we join a formal partnership which another organisation is leading, our input to the partnership will comply with this scheme and we will encourage the other partners to comply.
- 124. If we are a partner in a consortium, we will encourage the consortium to comply with this scheme. When acting in the name of the consortium, we will operate in accordance with this scheme.
- 125. When we work with organisation that provide services to the public in Wales we will make them aware that our services are available in Welsh and that they are able to access this service.

## Timetable

- 126. This is a new Welsh Language Scheme developed by the Money and Pensions Service. This scheme brings together services for the public from three legacy organisations that were in different places on the journey when providing services in Welsh. Measures described in this document ensure that the Welsh and English languages are treated on the basis of equality. Most are already in place for many areas of the legacy bodies’ content but not for all. The emphasis is therefore on implementation for some aspects

and to on-going compliance for other aspects with the scheme. The timetable set out below (and on the front of the scheme) shows the few areas that were outstanding at the start of the process of developing our scheme and our timetable for the last few outstanding actions needing implementation and compliance.

Action	Responsible officer (job title)	Target date
<b>Recruit Welsh speaking pension specialists for the Pensions helpline.</b> (We have recruited one Welsh speaking specialist, who has started in the first quarter of 2021. We continue to advertise for other Welsh speaking specialist pensions operatives in order to ensure there is a Welsh service. These staff need specialist technical knowledge and therefore are very difficult to find.	<b>Charlotte Jackson</b> Head of Pensions Operations and Consumer Protection	Ongoing 2021
<b>Pension Operations phone line</b> Ensure Welsh number is publicised on the Money Helper website. If the Welsh speaking specialist is unavailable the call will be picked up by a Welsh voicemail offering a call back or a number to continue the call in English.	<b>Charlotte Jackson</b> Head of Pensions Operations and Consumer Protection	Completed
<b>Online Pensions Enquiry Form</b> Ensure the Welsh enquiry form is available and recognised by the CRM (Customer Relationship Management software)	<b>Charlotte Jackson</b> Head of Pensions Operations and Consumer Protection	Completed
<b>Pension Operations Webchat</b> Set up webchat for Welsh speaking pension customers	<b>Charlotte Jackson</b> Head of Pensions Operations and Consumer Protection	January 2021
<b>Set up and run a social media account for Welsh speaking customers</b>  <a href="https://twitter.com/HelpwrArian">https://twitter.com/HelpwrArian</a>  <a href="https://www.facebook.com/HelpwrArian">https://www.facebook.com/HelpwrArian</a>	<b>Charlotte Burns (Lara Crisp)</b> Senior Digital Editor And <b>Caroline Laws</b> Managing Editor	Completed
<b>Money Guidance Welsh Speakers for Tier Two calls</b> Contract for money guidance has been extended and MaPS will work with the supplier to ensure compliance with the scheme	<b>Charlotte Jackson</b> Head of Money Guidance and Pensions Operations	Completed
<b>Money Guidance Webchat</b> Contract for money guidance has been extended and MaPS will work with the supplier to ensure compliance with the scheme	<b>Charlotte Jackson</b> Head of Money Guidance and Pensions Operations	Completed

<b>Money Guidance WhatsApp</b> Contract for money guidance has been extended and MaPS will work with the supplier to ensure compliance with the scheme	<b>Charlotte Jackson</b> Head of Money Guidance and Pensions Operations	Completed
<b>Money Helper - New consumer facing website for all legacy services</b> Content from legacy services online will be available using the new Money Helper website. All new content will be available bilingually.  Legacy content not currently available in Welsh e.g. blogs and videos will be added in English only.	<b>Caroline Laws</b> Managing Editor	Completed   Ongoing
<b>Procurement Process</b> Ensure Welsh language considerations are incorporated into the procurement processes	<b>Louise Power</b> Head of Commercial, Commissioning & Facilities Management	Completed
<b>Project Management Process</b> Define the Welsh Language Scheme expectations in the Project Management methodology, which will outline the approach we are taking for projects across MaPS and the process all Project Managers should follow.	<b>Emma Wheeler</b> Head of Performance, Data Protection and Change	Completed
<b>Partnership Area of Money and Pensions Service B2B website</b>	<b>Chimaechi Allen</b> Senior Digital Editor (B2B)	Completed

127. In addition, as new services are being developed or major changes made to our current public business, we will ensure that appropriate Welsh language provision is built in from the outset. We will do this by continuing to require all new projects to specifically address the way in which services for the Welsh speaking public in Wales will be delivered.
128. Compliance with the scheme is formally monitored by the Welsh Language Scheme Implementation Group. This Group, meets shortly after the end of each quarter and consists of members drawn from each of the Organisations main businesses and associates. In addition to discussing the results of members' monitoring over the preceding quarter, noting lessons learned from the past quarter's performance, sharing experiences and looking ahead to new challenges, members have a key role in encouraging general Welsh language awareness throughout the organisation, including, most importantly, amongst those colleagues who work outside Wales.

## Internal arrangements

- 129. The measures in this scheme carry the full authority, support and approval of our organisation.
- 130. Managers will have the responsibility of implementing those aspects of the scheme relevant to their work.
- 131. The Wales Manager is responsible for coordinating the work required to deliver, monitor and review this scheme.
- 132. The scheme will be publicised to our staff, and to the public in Wales. It will be published on the Money and Pensions Service Website.
- 133. We will place guidance on our Intranet for our staff to ensure that they know how to implement the measures contained in this scheme.
- 134. Staff required to work through the medium of Welsh have software installed on their PC to facilitate their work. This is the Cysill dictionary and spellchecker package.
- 135. Lines to Take will be provided in Welsh to support staff delivering Welsh language services.
- 136. We will continue to provide briefing and training sessions for our staff to increase awareness of this scheme - and to explain how it will affect their day to day work.
- 137. We undertake the majority of translation work using the services of the DWP Welsh Language Unit and also approved suppliers who have been contracted to deliver Welsh translation services. Our approved supplier will translate content if the demand for translation exceeds the capacity of DWP translators or 'indesign' services are needed. We will ensure that our contractors use only qualified translators or interpreters for translation of electronic and printed material – and for simultaneous translation.
- 138. Any form of contact with the public in Wales, which is not specifically dealt with by this scheme, will be undertaken in a manner which is consistent with the general principles enshrined in this scheme.
- 139. We will look at ways of continuously improving our services, consulting with users to ask them about the service provided by means of a local customer satisfaction survey and a mystery shopper exercise.

## Freedom of Information Act

- 140. The organisation produces Welsh language documents in accordance with the commitments made in this scheme. Information consisting of copies of records or internal guidance will be provided in the language in which they are written and will not be translated.

## Monitoring

- 141. These procedures will be monitored by the Organisation by an quarterly Welsh Language Scheme implementation working group meeting.
- 142. We will monitor and report to our Executive Leadership Team on our progress in delivering this scheme.
- 143. Our existing monitoring and reporting procedures will include reference to progress in delivering this scheme, as appropriate.
- 144. We will report to the Welsh Language Commissioner on our progress in delivering this scheme annually by submitting an Annual Monitoring Report, in the second quarter of every year.

## Reviewing and amending the scheme

- 145. From time to time, we may need to review this scheme, or propose amendments to this scheme, because of changes to our functions, or to the circumstances in which we undertake those functions, or for any other reason.
- 146. No changes will be made to this scheme without the Welsh Language Commissioner's approval.

## Complaints and suggestions for improvement

- 147. Complaints relating to the level of service provided by the Money and Pensions Service should in the first instance be made to the area whose actions or inaction gave rise to the complaint. The organisation encourages staff to identify and resolve most issues of concern to customers at the first point of contact.
- 148. Where it is not possible to do so, the organisation has a well-developed complaint resolution process. Information relating to the Organisation's complaint process can be found by emailing [complaints@maps.org.uk](mailto:complaints@maps.org.uk) or write to us at: the Money and Pensions Service, Holborn Centre, 120 Holborn, London, EC1N 2TD.
- 149. If the response to the complaint is still not satisfactory complaints can be referred to the Welsh Language Commissioner.
- 150. We will co-operate with the Welsh Language Commissioner in order to resolve complaints - and during any investigations held under section 17 (as applied by section 21(s)) of the Welsh Language Act.
- 151. Complaints related to this scheme, or suggestions for improvement, should be directed to the senior member of staff with responsibility for the scheme, at the following address: Lee Phillips, Wales Manager at the Money and Pensions Service, Holborn Centre, 120 Holborn, London, EC1N 2TD.  
[Lee.Phillips@maps.org.uk](mailto:Lee.Phillips@maps.org.uk)

# Annexes

## Annex A - MaPS Welsh Language Scheme 2021 Scoring System For All MaPS Publications

Note: The following guidance refers to all material published by MaPS, including items that appear only on the Internet or other digital media.

1. This document sets out the general points to be considered when deciding whether or not to publish material in Welsh, either as bilingual documents or as separate Welsh and English versions.
2. A key factor that has to be established in all cases is whether or not the publication is meant for the general public and what we in MaPS mean by the “public”. Remember that many official documents refer to the Organisation’s customers, and are freely available to all on the MaPS websites, but are not actually directed at the general public.
3. This is the definition contained in the guidance on the preparation of Welsh Language Schemes: “Welsh language schemes relate to the provision of services to the public in Wales. The term “public” extends to individuals, legal persons and corporate bodies. It includes the public as a whole, or a section of the public, as well as individual members of the public. The term includes voluntary organisations and charities whether or not they have been incorporated with limited liability since they, too, will form a section of the public. Directors and others representing limited companies are also within the meaning of the term “the public”. For the purposes of sections 5 and 21 of the Act, therefore, the public means those persons with whom an organisation has dealings in the course of discharging its functions.”
4. Importantly, however, it goes on to say: “It does not, however, include dealings with persons who are acting in a capacity which is representative of the Crown, government or the State. Consequently, persons who fulfil official functions of a public nature, even though they are legal persons, do not come within the meaning of the word “public” when they are fulfilling those official functions.”
5. For the most part it will be relatively easy to decide who our customers are in MaPS; they are the people who use our services and they are always entitled to receive our full Welsh language service for as long as they live in Wales.
6. Some groups, for example employers, can fall into both categories. The service that third parties deliver on our behalf to the public in Wales must, of course, comply with this scheme – see “Our regulatory functions – and services undertaken on our behalf by third parties.”
7. The following paragraphs set out the general principles governing the question of whether or not MaPS publications should be translated into Welsh. These are followed by a simple tool (Annex B) to enable MaPS staff responsible for publishing documents to “score” the document as an aid to decision-making. It should be emphasised, however, that there will always remain scope for individual judgement, provided this can be objectively justified.

### Forms and leaflets

8. The principle to be adopted is that all forms and leaflets and other material meant for the general public in Wales should be readily and simultaneously available in both Welsh and English. Items found in this category include:
  - Advertisements and other forms of publicity;



- booklets and brochures;
  - forms for the public;
  - items for public display e.g. stickers, posters; and
  - questionnaires/surveys for the public (see paragraph 55 of the MaPS Welsh Language Scheme);
9. In these cases it will generally be unnecessary to use the score card. As there is a general presumption that all forms and leaflets and other material directed at the general public (including those prescribed by legislation) will be translated into Welsh, a record of the scoring system will only be needed to explain why, exceptionally, it is decided not to translate a form or leaflet (unless the reason is that the document in question is not intended for use in Wales).
10. As a general rule, documents that are not specifically intended for the general public are published only in English. Included in this category are:
- research papers and reports;
  - corporate plans and strategies;
  - codes of practice;
  - guidance documents for advisers and professionals;
  - stakeholder newsletters; and
  - tenders, advice and instructions to contractors and third parties delivering services on behalf of MaPS.

## Other Publications and use of the scoring system

11. Translation of any documents not included in the items listed above should always be considered using the more detailed scoring system set out below. This scoring card system is based on the DWP Welsh Language Unit scoring system, as the sponsor body of the Money and Pensions Service. It is not intended to be completely prescriptive or inflexible, but should be used to help with the task of deciding the way forward in each case. Even so, if a decision is taken not to act in accordance with the scoring system, we must be able to explain why and a record of the score should, therefore, be forwarded to the Wales Manager and kept for future reference.

## Annex B - Welsh Language Score Card (From DWP Welsh Language Unit)

Considerations	Points scored		
	2 point	1 point	0 point
1. Number of printed copies (if electronic version only this would always score at least 2 points)	In excess of 750 (add an extra point if more than 2,500)	Between 150-750	Under 150
2. Length (number of words)	Under 5,000 (add an extra point if fewer than 500)	5,000-20,000	Over 20,000
3. Technical (i.e. would it be largely incomprehensible to a lay reader)	No	To some extent	Yes
4. Target audience	Members of public sectors, such as small and medium enterprises (SMEs) in Wales where there is well-known and established demand for Welsh language material	Specific sectors e.g. SMEs but with indirect interest for some members of the public	Specialists within sectors or specific sectors where demand for Welsh language material is minimal
5. Will document affect subsequent material e.g. will it be widely quoted in future material?	Yes	To some extent	No
6. Demand/likely interest – based on objective assessment and/or past exercises – <u>or</u> preponderance of Welsh speakers amongst those interested	High (interest amongst general public or particular interest for Welsh speakers)	Medium (specific groups only)	Low (specialist groups)
7. Longevity (how long will the document be operational?)	Over 2 years	6 months – 2 years	Temporary (less than 6 months)

8. Status/profile	High (media; or lead doc.)	Medium (some external profile)	Low (little external profile)
9. Nature of document – is there an obvious Welsh language angle?	Yes	To some extent (indirectly)	No

Staff should circle the relevant response for each consideration and then add the points value as shown at the top of each column to obtain the document's priority rating or "score".

Total score	Translation decision
<b>13 and over</b>	These documents should always be translated into Welsh
<b>Between 12 and 8</b>	These documents will generally be bilingual but this will finally depend on the document sponsor's careful judgement
<b>7 and under</b>	These documents will normally be published in English only.

NOTE: The formula will provide an accurate reflection of the need for bilingual documents in the majority of cases. Nevertheless, there will always be exceptions and document sponsors will need to use careful judgement in ensuring that the correct decision is taken. Advice can be sought from the DWP Welsh Language Unit. Sponsors should keep a record of this score and decision for monitoring purposes.

## Annex C - Welsh Language Scheme – information for staff

### Welsh Language Scheme – information for staff

MaPS has adopted the principle that, in the conduct of public business in Wales, it will treat the Welsh and English languages on a basis of equality. The Welsh Language Act 1993 gives the Welsh and English languages equal status in public life in Wales.

The Act places a duty on the public sector to treat both languages equally when providing services to the public. The Act requires every public body providing services to the public in Wales to prepare a Welsh Language Scheme, setting out how it will provide those services in Welsh.

Our Welsh Language Scheme will be shared publicly in June 2021.

What we all need to do:

- **Think Welsh** – Bilingualism means much more than translating documents. When developing policy or research, managing a project, funding others, organising or reorganising services, syndicating content, drafting guidance, procuring or reviewing services, ask: “Is there a Welsh language issue to address or reflect?”
- **Plan for two languages, or more** from the start of any initiative, event, campaign or publication. Welsh words can be longer than English words. A clever play on words may not work in Welsh. Retrofitting can be expensive and frustrating.
- **Consider the Welsh speakers’ perspective when providing services** – The public has a right to use Welsh in their dealings with us. The aim of the Scheme is to make it as easy for the public to use Welsh or access information in Welsh as it is in English.
- **Written and electronic material** – we need to assess **at the outset** whether it needs to be bilingual. Plan translation time into production schedules! **A bilingual item is not complete or ready until it is in both languages.**
- **UK Stakeholders** – if you are working with a stakeholder or a partner who is not based in Wales, they may have customers or staff that are in Wales. Highlight to them that our services are available in Welsh.
- **Meetings, conferences, task groups, seminars** – for events with a Wales audience, we need to use the PowerPoint slides with the bilingual MaPS logo. For public events, we need to ensure that any associated material such as flyers, invitations, registration forms, badges or agendas are bilingual. We also need to assess the need for simultaneous translation (Welsh into English) by asking those attending, in advance, which language they prefer to use.
- **Publicity, marketing** – ensure Welsh and English speakers have equal access to materials. This usually means providing documents bilingually, simultaneously.
- **Getting translations** – remember a bilingual item is not complete or ready until it is in both languages. Build in time for translation. There is a process to follow and can be found [here](#).

### For Staff in Wales:

- **Telephones** – staff are encouraged to answer the telephone with a bilingual greeting. If a caller responds or speaks in Welsh and you cannot continue in Welsh, offer the caller the option of speaking to a Welsh speaker, writing in Welsh, or continuing the call in English.
- **Auto signatures & disclaimers** – ensure that these are bilingual and try to do likewise for out-of-office replies.