

Financial Conduct Authority Welsh Language Scheme

Prepared under the Welsh Language Act 1993

February 2023

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Financial Conduct Authority Welsh Language Scheme

1. Introduction

- 1.1** Under the Welsh Language Act 1993, every public body providing services to the public in Wales must prepare a scheme setting out how it will provide those services in Welsh.
- 1.2** This is the Financial Conduct Authority's (FCA) Welsh Language Scheme. It describes how we will give effect, so far as is both appropriate in the circumstances and reasonably practicable, to the principle established by the Welsh Language Act that, in the conduct of public business and the administration of justice in Wales, the Welsh and English languages should be treated on a basis of equality
- 1.3** The scheme covers the activities and services that we provide or are intended for members of the public in Wales, or services provided more widely and include Wales. In this scheme, the term 'public' means individuals, legal persons and corporate bodies. It includes the public as a whole, or a section of the public, as well as individual members of the public. The term includes voluntary organisations and charities. Directors and others representing limited companies are also within the meaning of the term 'public'. It does not, however, include persons who are acting in a capacity that is representative of the Crown, Government or the State. Consequently, persons who fulfil official functions of a public nature, even if they are legal 'persons', do not come within the meaning of the word 'public' when they are fulfilling those official functions.
- 1.4** Further information about the scope and purpose of Welsh language schemes can be found in the Welsh Language Commissioner's guidelines on their website. (<https://www.welshlanguagecommissioner.wales/public-organisations/welsh-language-schemes>)
- 1.5** This Welsh Language Scheme, builds upon the achievements of our previous schemes in strengthening our Welsh language services. This scheme received the approval of the Welsh Language Commissioner under section 16 of the Welsh Language Act 1993 on 23rd February 2023.
- 1.6** The Welsh Language (Wales) Measure 2011 transfers the functions of the Welsh Language Act 1993, which relate to Welsh Language Schemes to the Welsh Language Commissioner. The Measure also gives legal force to the official status of the Welsh language. The FCA is committed to taking positive actions to implement relevant functions under the Measure.

2. Background to the organisation

- 2.1** The FCA is the conduct regulator for 56,000 financial services firms and financial markets in the UK and the prudential regulator for over 24,000 of those firms, over 10,000 of these firms are based in Wales.
- 2.2** Our strategic objective is to ensure that the relevant markets function well and our operational objectives are to:
- Protect consumers – we secure an appropriate degree of protection for consumers.
 - Protect financial markets – we protect and enhance the integrity of the UK financial system.
 - Promote competition – we promote effective competition in the interests of consumers.
- 2.3** We are an independent public body funded entirely through the levy of a fee on the firms that we regulate. We are accountable to the Treasury, which is responsible for the UK's financial system, and to Parliament.
- 2.4** Our work and purpose are defined by the Financial Services and Markets Act 2000 (FSMA). We work with consumer groups, trade associations and professional bodies, domestic regulators, EU legislators and a wide range of other stakeholders. With this extensive remit, we use a proportionate approach to regulation, prioritising the areas and firms which pose a higher risk to our objectives. We have a duty under FSMA to use our resources economically and efficiently.
- 2.5** Our headquarters are in London, and we have offices in Edinburgh and Leeds, employing around 4,000 staff are employed – providing services for firms across England, Wales, Scotland and Northern Ireland.
- 2.6** Our website is www.fca.org.uk and further information on our commitment to the Welsh Language can be found [here](#). Contact details in relation to this scheme are given at the end of this document.

Service planning and delivery

3. Policies, legislation and initiatives

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

4. Delivering services

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

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

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

6. Standards of quality

- 6.1 We will work on the basis that services provided in Welsh and English will be of equal quality, provided within the same timescale and that the Welsh language is treated no less favourably than the English language.

- 6.2** Any form of contact with the public in Wales, which is not specifically dealt with by this scheme, will be undertaken in a manner which is consistent with the general principles of this scheme.

Dealing with the public in Wales

7. Correspondence

- 7.1** We welcome correspondence in Welsh and English, and we will proactively publicise this, including within publications and notices, which are relevant to a Welsh audience, inviting persons to respond to us.
- 7.2** When we send our Annual Report to a firm, individual, group or organisation in Wales, we will do so bilingually, and we will inform recipients that we welcome correspondence in Welsh.
- 7.3** We will make available and promote a single e-mail contact for all Welsh language general enquiries.
- 7.4** Our first authorisation correspondence with a firm, individual, group or organisation in Wales will be in Welsh and English. The Welsh version of this correspondence will include an overview of the services available in Welsh as well as a statement confirming that corresponding with us in Welsh will not lead to delay.
- 7.5** If we receive correspondence from a person in Welsh, we will reply in Welsh (if an answer is required), unless that person has indicated that there is no need to reply in Welsh.
- 7.6** Correspondence response targets will be the same for Welsh and English.
- 7.7** If an individual (including a firm, group or organisation) tells us that they wish to receive general correspondence in Welsh, we will keep a record of this, and any correspondence / general correspondence sent from then onwards will be Welsh. General correspondence will not include correspondence of a specialist or supervisory nature, for example when conducting investigations and responding to complaints or correspondence generated automatically by our systems.
- 7.8** Enclosures sent with bilingual general correspondence letters will always be bilingual, when the material is available.
- 7.9** Any enclosures sent to those who have indicated Welsh correspondence as a preference will be Welsh or bilingual when the material is available.
- 7.10** When we send mass-correspondence intended for a Wales only audience, we will do so bilingually.
- 7.11** If we produce a Welsh language version and a corresponding, separate, English language version of correspondence, we will not treat the Welsh language version less favourably

than the English language version (for example, if the English version is signed, or if contact details are provided on the English version, then the Welsh version will be treated in the same way).

8. Telephone communications

- 8.1 We will provide a Welsh language option on our main Consumer and Firm telephone helplines where callers can talk to the FCA in Welsh. This will be facilitated through a 'call back' translation service arranged no later than the next working day.
- 8.2 Should it be required to transfer the call away from the FCA to another organisation, the caller will be advised that this may impact the services available in Welsh.
- 8.3 Calls to the FCA which are answered in Wales will be greeted bilingually.

9. Public meetings or Events

- 9.1 Public meetings or events held in Wales and convened by us are always advertised and promoted bilingually, with invitations (whether electronic or hard copy) sent in both Welsh and English.
- 9.2 We will proactively ask invitees/delegates if they wish to contribute in Welsh at a public meeting or event. Where at least 20% of those invited have informed us that they wish to use the Welsh language at the meeting, we will arrange for a simultaneous translation service from Welsh to English to be available at the meeting or event. In some exceptional circumstances, and if deemed appropriate by those organising the meeting or event, we will automatically arrange simultaneous translation.
- 9.3 Public meetings held in Wales which are open to the public without invitation are always advertised and promoted bilingually. Those attending will be informed that they can contribute in Welsh and simultaneous translation service from Welsh to English will be made available.
- 9.4 When we display any written material at a public meeting or event, we will ensure that the material is displayed in Welsh and English, and we will not treat any Welsh language text less favourably than the English language text.

10. Other meetings with the public in Wales

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

11. Other dealings with the public in Wales

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

Our public face

12. Publicity campaigns, exhibitions and advertising

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

13. Consumer publications

- 13.1** We will publish our Annual Report, our flagship corporate document, in Welsh as well as in English.
- 13.2** To ensure that we focus our resources responsibly, we will ensure that our approach to making generic publications available bilingually is based on a proportionate and reasonable approach.
- 13.3** Consumer materials and corporate publications will be available in Welsh and English:
- Where they relate specifically to Wales
 - When the subject matter suggests that it should be published in Welsh and English

- When the anticipated audience, and their expectations, suggests that it should be available in Welsh and English

To ensure consistency, the FCA will use a screening document.

- 13.4** The exception to this is where a report or section of a report is not intended for the general public or is likely to have very limited readership.
- 13.5** If the Welsh and English versions have to be published separately (for instance, where a single document would be too lengthy or bulky), both versions will be of equal size and quality. Our normal practice will be to ensure that both versions are available in reasonable time and are equally accessible. Each version will note clearly that the material is available in the other language.
- 13.6** If not available free of charge, the price of a bilingual document will not be greater than that of a single language publication – and the price of separate, Welsh and English versions will be the same.
- 13.7** The above will also apply to material made available electronically on our website or otherwise.

14. Websites

- 14.1** We will have a dedicated section for the Welsh language on the FCA website which will include information on the services available in Welsh, links to bilingual publications and forms as well as this scheme and associated action plan. The Welsh section will be easily accessible from a prominent link on the homepage.
- 14.2** The Welsh webpage will include a Welsh 'contact us form' where Welsh-speakers can complete a contact form with general queries.
- 14.3** When designing new websites, or redeveloping our existing websites, we will take into account our obligations under this scheme as well as the Welsh Language Commissioner's publication on Technology, Websites and Software (<https://www.welshlanguagecommissioner.wales/media/2efhxwjn/technoleg-gwefannau-a-meddalwedd-technology-websites-and-software.pdf>)
- 14.4** Whenever we post English language publications on our websites, if available, the Welsh versions will be posted at the same time, if a Welsh version is to be made available. Where resources are available in Welsh, they will also be available alongside the English resource on our website

15. Social media

- 15.1** We will continue to develop our dedicated Welsh language corporate Twitter feed where planned tweets are posted in Welsh at the same time as the English version. It will not generally be practicable for emergency (unplanned) or specific regulatory intervention

related tweets to be available in Welsh. Emergency tweets relating to Wales specifically will, where possible, be posted at the same time as the English.

- 15.2** When a person contacts the FCA by social media in Welsh, we will reply in Welsh (if an answer is required and appropriate). In line with our social media policy, we do not usually to engage via Twitter in English or Welsh.

16. Forms and associated explanatory material

- 16.1** To ensure that we focus our resources responsibly, we will ensure that our approach to making forms and associated explanatory material available bilingually is based on a proportionate and reasonable approach.

- 16.2** Forms and associated explanatory material will be available in Welsh and English:

- Where they relate specifically to Wales
- When the subject matter suggests that it should be published in Welsh and English
- When the anticipated audience, and their expectations, suggests that it should be available in Welsh and English

To ensure consistency, the FCA will use a screening document.

- 16.3** If the Welsh and English versions have to be published separately (for instance, where a single document would be too lengthy or bulky), both versions will be of equal size and quality. We will ensure that both versions are available at the same time and are equally accessible. Each version will note clearly that the material is available in the other language.

- 16.4** When we enter information on Welsh versions of forms that are sent to the public, we will do so in Welsh.

- 16.5** When we enter information on bilingual forms that are sent to the public, we will do so bilingually unless we know that the recipients would prefer to receive the information in Welsh or English only.

- 16.6** When other organisations which are under a contract arrangement with the FCA distribute forms on our behalf, we will ensure that they do so in accordance with the above.

17. Official notices, public notices and staff recruitment notices

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

17.2 The Welsh and English versions will be equal in terms of format, size, quality and prominence.

17.3 Any official notices, public notices or staff recruitment notices placed elsewhere in Wales will be bilingual.

18. Raising awareness

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

19. Press releases and contact with the media

19.1 Press releases that we send specifically to Welsh language print and broadcast media in Wales will be issued in Welsh and English where deadlines permit – or according to the language preference of the recipient media organisation or publication.

19.2 When we post press releases on our website which are specific to Wales, they will be posted in Welsh and English.

Implementing the Scheme

20. Staffing, recruitment, language training and vocational training

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

21. Information and communications technology

- 21.1** The need to provide information and services in Welsh, and operate in accordance with this scheme, will be catered for as we develop, design and purchase information and communications technology products and services.
- 21.2** Whenever possible, and economically justifiable, we will modify our existing information and communications technology systems to ensure that they enable us to provide information and services in Welsh – and operate in line with this scheme. We will also consider the Welsh Language Commissioner's publication on Technology, Websites and Software (<https://www.welshlanguagecommissioner.wales/media/2efhxwjn/technolog-gwefannau-a-meddalwedd-technology-websites-and-software.pdf>).

22. Partnership working

- 22.1** When we are the strategic and financial leader within a partnership, our input to the partnership will comply with this scheme and we will encourage the other partners to comply.
- 22.2** When we join a partnership which another organisation is leading, our input to the partnership will comply with this scheme and we will encourage the other partners to comply.
- 22.3** When we are a partner in a consortium, we will encourage the consortium to comply with this scheme. When acting in the name of the consortium, we will operate in accordance with this scheme.
- 22.4** The above refers only to formal partnerships dealing with services available to the public in Wales.

23. Internal arrangements

- 23.1** The measures in this scheme carry the full authority, support and approval of our organisation and have been approved by our Executive Committee and signed off by the Chief Executive.
- 23.2** Managers will be responsible for implementing those aspects of the scheme relevant to their work.
- 23.3** We will appoint a senior member of staff to coordinate the work required to deliver, monitor and review this scheme.
- 23.4** We will prepare, and maintain, a detailed action plan to be shared with the Welsh Language Commissioner, setting out how we will ensure that we will operate in accordance with this scheme. The action plan will come into effect on the date on which the scheme comes into effect. The plan will include targets, deadlines and a report on progress against each target.
- 23.5** The scheme will be publicised to our staff, and to the public in Wales. It will be published on our website in a prominent place.
- 23.6** We will produce guidance for our staff to ensure that they know how to implement the measures contained in this scheme.
- 23.7** Existing or similar guidance used by our staff will be amended to reflect the measures contained in this scheme.
- 23.8** We will, as appropriate, arrange briefing and training sessions for our staff to increase awareness of this scheme – and to explain how it will affect their day-to-day work.
- 23.9** We will ensure that we use only qualified and experienced translators, interpreters and advisors to help with the delivery of this scheme, as appropriate.

24. Monitoring

- 24.1** We will monitor our progress in delivering this scheme against the targets set out in the accompanying action plan.
- 24.2** The senior member of staff appointed to coordinate the work required to deliver, monitor and review this scheme will report to senior management on that progress on an annual basis.
- 24.3** Our existing monitoring and reporting procedures will include reference to progress in delivering this scheme, as appropriate.
- 24.4** We will report to the Welsh Language Commissioner on an annual basis and as requested, outlining progress in delivering this scheme and action plan.

25. Reviewing and amending the scheme

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

26. Complaints and suggestions for improvement

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

Emma Stranack,
Head of Consumer Engagement, Content and Channels
Financial Conduct Authority
FCA Head Office
12 Endeavor Square
London
E20 1JN

Or by email: cymraeg@fca.org.uk

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

Appendix 1

FCA Welsh Language Scheme – Implementation Plan

Dealing with the public in Wales

Ref	Section	Action	Target
A1	7.3	We will make available and promote a single e-mail contact for all Welsh language general enquiries.	End of Year 1
A2	7.4	Ensure that the Welsh version of our first authorisation correspondence with a firm, individual, group or organisation in Wales includes an overview of the services available in Welsh as well as a statement confirming that corresponding with us in Welsh will not lead to delay.	End of Year 1
A3	7.10	When we send mass-correspondence intended for a Wales only audience, we will do so bilingually	End of Year 1
A4	8.1	We will provide a Welsh language option on our main Consumer and Firm telephone helplines where callers can talk to the FCA in Welsh. This will be facilitated through a dedicated call back translation service.	End of Year 2

Our public face

Ref	Section	Action	Target
A5	14.2	Provide a Welsh 'contact us form' where Welsh-speakers can complete a contact form with general queries on our website.	End of Year 2
A6	-	Provide a list the publications available in Welsh on our website and within our annual report to the Welsh Language Commissioner.	End of Year 1

Implementing the scheme

Ref	Section	Action	Target
A7	23.6 23.7	Develop or amended staff guidance to provide clarity on how to implement the measures contained in this scheme.	End of Year 1
A8	23.8	Arrange briefing and training sessions for key staff to increase awareness of this scheme – and to explain how it will affect their day-to-day work	End of Year 1
A9	24.2	Report to senior management on progress on implementing the plan on an annual basis.	End of Year 1

Ref	Section	Action	Target
A10	24.4	Prepare a report to the Welsh Language Commissioner on an annual basis and as requested, outlining progress in delivering this scheme and action plan.	End of Year 1
A11	25.1	Review this scheme within three years of its coming into effect.	End of Year 3

Appendix 2

Guidance for producing FCA consumer materials, corporate publications and forms

The FCA's Welsh language scheme makes commitments in relation to proactively making consumer materials, corporate publications and forms available in Welsh. To ensure that we focus our resources responsibly, we will ensure that our approach to making generic publications available bilingually is based on a proportionate and reasonable approach.

Materials, corporate publications and forms will be available proactively in Welsh and English:

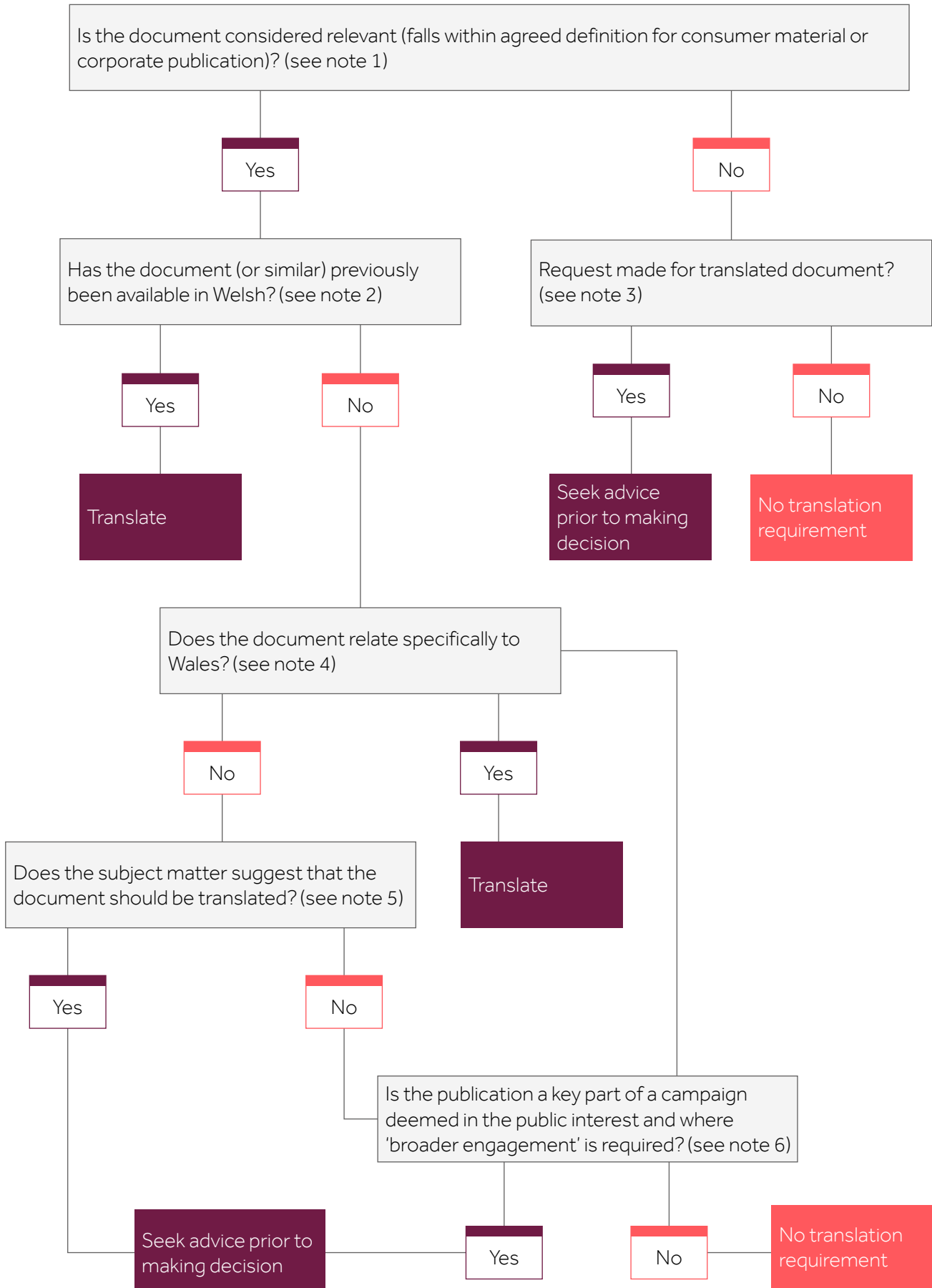
- Where they relate specifically to Wales
- When the subject matter suggests that it should be published in Welsh and English
- When the anticipated audience, and their expectations, suggests that it should be available in Welsh and English

The exception to this commitment is where a report or section of a report is not intended for the general public or is likely to have very limited readership, examples include specialist and technical publications.

This guidance has been produced to help ensure a consistent approach to the delivery of the Welsh language scheme.

Advice is available from our retained Welsh language consultants, Ateb.

Corporate publications and consumer material



Notes

1 = To be agreed – suggest range includes consumer leaflets and publications designed to provide the general public with information on the FCA, which is not specialist or regulatory in nature.

2 = This relates to the 'expectation test'

3 = To be considered as only applicable in 'exceptional' circumstances, which would include a request from a partner organisation or where it is considered to be reasonable to provide. Ateb would be on hand to advise.

4 = This would almost inevitably mean that the publication or leaflet is only intended for a Welsh (nation) audience – or potentially a publication dealing with a specifically Welsh/ Wales matter. Examples include the Annual Welsh Scheme report, a publication dealing with Welsh Government or potentially Finance Wales/

5 = This also relates to the 'expectation test', examples could include such matters as a publication on devolved powers which would include reference to Scotland and NI also, a publication outlining the FCA's corporate approach to languages other than English

6 = Examples of such publications would be consumer leaflets which are published to raise awareness of a public interest matter or to provide general consumer advice, consideration should be given to the intended audience and their potential linguistic demography (e.g older people or young people)

Appendix 3

Meeting and Event guide for FCA – Welsh language Scheme

Introductory note

This checklist is only relevant for meetings and events organised or convened by the FCA, which fall within one or more of the following:

- Meetings and events which are physically held in Wales
- Meetings which would usually be held in Wales, but, due to restrictions, are held virtually
- Virtual meetings and events where the intended participants/ audience are Welsh/ Wales based

Relevant meeting and event types

Considered within scope	Considered outside of scope
<ul style="list-style-type: none"> • Consumer events which are open to the general public with or without specific invitation • Meetings or events with Members of the Senedd • Launch events • Consultation events which are open to the general public without specific invitation • Meetings or events with public bodies or 3rd sector organisations 	<ul style="list-style-type: none"> • Face to face meetings with regulated firms (individually or as a group) • Meetings and events convened by third parties, including large employers • Focussed consumer meetings and events which are not generally open to the wider public* <p>* For such meetings, factors may influence the Welsh language provision, including location and demography of invited participants – seek advice from Ateb as part of planning stage.</p>

Key requirements for meetings and events considered within scope

Step	Action	Note/ Considerations
Planning	Seek early advice on: <ul style="list-style-type: none"> • Logistics • Translation (materials and simultaneous) • Proactive Welsh offer 	Ateb, the FCA's retained Welsh language advisors can provide assistance and guidance.
Promotion	Bilingual advertisements or promotional material required	Consider use of the FCA Welsh twitter channel if the meeting or event is to be widely promoted
Invitation	Provide bilingual invitation	Where invitations are required
Registration	Provide bilingual registration form	Where forms are deemed a requirement. Using forms allows the FCA to ask delegates/ participants if they wish to contribute in Welsh as part of registration, so that resources are planned in accordance – Ateb to advise on appropriate wording
Translation	Consider requirements for simultaneous translation at meeting or event	For meetings which are not open to the public without invitations, the provision of translation facilities are only required if more than 20% of delegates/ participants have stated that they wish to contribute in Welsh (based on responses to registration) For meetings which are open to the public without invitation simultaneous translation service from Welsh to English will be made available. Ateb, the FCA's retained Welsh language advisors can provide assistance and guidance. Translation will be always be from Welsh to English, to assist non-Welsh speakers.
Written material and displays	Ensure any material displayed is bilingual	Ateb, the FCA's retained Welsh language advisors can provide assistance and guidance as well as translation of any required materials.

