



Delyth Jewell MS
Welsh Parliament
Cardiff Bay
Cardiff
CF99 1SN

8 November 2023

Dear Delyth,

I am writing to let you know that HSBC UK is today announcing we will no longer be offering a Welsh speaking customer service phone line, as of 15 January 2024.

I would like to assure you that this decision has not been taken lightly. We strive to tailor our services to meet our customers' needs, and after an in-depth review of our Welsh speaking customer service phone line, we have found this line is no longer being fully utilised. We have seen a steady decline in usage – we receive 22 calls into the line each day, compared to 18,000 into our English-speaking lines, and 73% of service users only call once or twice a year.

After 15 January, if customers need to call us, they will still receive the service they are used to, but in English. Our English-speaking agents will be able to assist with any customer banking needs.

We recognise that for some customers, banking in Welsh is still their preference, so we can arrange a call-back in Welsh, within 3 working days, to help with any questions they may have. Whilst we understand it is not their first choice, we have confirmed that all customers are able to bank in English.

We appreciate change can be difficult, and therefore we have created an outreach programme to support specific customers who hold vulnerabilities or call frequently. This will involve a personalised call to advise them of this change, how they can continue to contact us, including alternative ways to bank with us, and addressing any specific concerns they may have. We would like to reassure you that all the other Welsh services we offer will remain in place, including Welsh speaking colleagues in half of our Welsh branches, responding to Welsh customer correspondence in Welsh, and some of our branches in Wales offering a full translation service.

I am sorry to be writing with what I know will be disappointing news and want to reassure you that we remain fully committed to serving our customers in all parts of the UK. We are continuing to invest in our UK business and in 2024, our primary focus is to improve the experience and outcomes for our customers. This includes enhancing our digital self-service capabilities, increasing the availability and responsiveness of our telephony teams, and supporting our customers through the cost-of-living crisis. This will be a pivotal year as we transform our business to benefit our customers, now and in the future.

HSBC UK Bank plc

1 Centenary Square, Birmingham, B1 1HQ

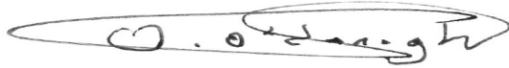
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If you would like to discuss any of the points raised above, please contact political.engagement@hsbc.com.

Yours sincerely,

Oliemata O'Donoghue

A handwritten signature in black ink, enclosed in a thin oval border. The signature appears to read 'O. O'Donoghue'.

Managing Director, Wealth and Personal Banking, HSBC UK