



Comisiynydd y  
Gymraeg  
Welsh Language  
Commissioner

Ian Stuart  
Chief Executive Officer HSBC UK

Oliemata O'Donoghue  
Managing Director, Wealth and Personal Banking  
HSBC UK

Claudia Evans  
Public Policy Manager  
HSBC UK

21/12/2023

Dear Ian Stuart,

**Culture, Communications, Welsh Language, Sport, and International Relations  
Committee – Welsh Parliament**

Following the appearance of HSBC UK's Head of Wealth and Personal Banking, José Carvalho, in front of the Welsh Parliament's Culture, Communications, Welsh Language, Sport, and International Relations Committee on [29 November 2023](#), Delyth Jewell, the Committee's chair has written a [letter](#) to HSBC UK, dated 11 December 2023. The letter refers to HSBC UK's digital provision and notes:

*'In spite of this, we believe that there is now an opportunity for HSBC to reassert its commitment to Wales and the Welsh language by transforming its digital banking offer. We would urge HSBC to commit to working with the Welsh Language Commissioner to improve its Welsh language offer, in order to better support the bank's 600,000 customers in Wales. This would include providing a Welsh version of the banking app. We would strongly encourage HSBC to consider this matter.'*

As you know I have recently held a meeting with your officers and have also expressed my concerns about the current situation. There was an opportunity at that meeting to exchange views, but you will understand that I remain keen to ensure that HSBC, and indeed the banking sector in general, understands the linguistic context in Wales, and develops up-to-date services for Welsh speakers.



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I would be grateful if we could meet to discuss this further, as recommended by the Committee. Please can you contact Mathew Thomas, Senior Promotion Officer at [mathew.thomas@cyg-wlc.cymru](mailto:mathew.thomas@cyg-wlc.cymru) to arrange possible dates and times for us to meet?

Yours sincerely,

**Efa Gruffudd Jones**  
Welsh Language Commissioner

Cc: Delyth Jewell, Chair of Culture, Communications, Welsh Language, Sport, and International Relations Committee – Welsh Parliament

Joanne Watkin-Jones – HSBC UK