



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

Central Bank of Ireland

Language Scheme 2019 - 2022

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Central Bank of Ireland Language Scheme 2019 - 2022

This document sets out details of the Central Bank of Ireland's third Language Scheme, as required under the Official Languages Act 2003 (the Act). This includes a summary of the Central Bank's commitments on the provision of services through Irish and a review of the Central Bank's second Language Scheme 2016 – 2019.

Chapter 1: Introduction and Background

1.1 Introduction

This third Irish Language Scheme (the Scheme) has been prepared under Section 15 of the Act by the Central Bank. The Act provides for the preparation by public bodies of a language scheme detailing the services they will provide:

- Through the medium of Irish
- Through the medium of English
- Through the medium of Irish and English

and the measures to be adopted to ensure that any service not currently provided by the body through the medium of the Irish language will be so provided within an agreed timeframe.

In accordance with section 14(3) of the Act, language schemes remain in force for a period of 3 years or until such time as a new scheme is confirmed by the Minister for Culture, Heritage and the Gaeltacht, whichever is the later.

1.2 Preparation and Content of the Scheme

In the preparation of this Scheme, due regard has been given to the Guidelines issued by the Department of Culture Heritage and the Gaeltacht. In addition, there has been a comprehensive process of consultation with relevant stakeholders as outlined in this Scheme.

The Central Bank is guided by the principle that the provision of Irish language services should be based on:

- The level of demand for specific services in the Irish language
- The importance of a proactive approach to the provision of such services
- The resources, including human and financial resources, and the capacity of the Central Bank to develop or access the necessary language capability.

This Scheme complements the principles of our Customer Charter. It has been formulated with the intention of ensuring that all relevant obligations under the Act by the Central Bank will be fully addressed on an incremental basis, through this and future schemes.

This Scheme is predicated on all of the commitments in any previous scheme having been implemented.

1.3 Consultation Process

The Central Bank undertook a public consultation process in preparation of this Scheme. As required under section 13 of the Act, a notice was published in two national newspapers. The notice was also placed on the Central Bank's website and on the website, www.tuairisc.ie. This Scheme has been informed by submissions that were received as part of this public consultation process.

In addition, an organisation wide engagement process was also undertaken to inform the development of this Scheme.

1.4 Objectives of the Third Scheme

The Central Bank aims to improve the provision of services through the Irish language within the organisation over the lifetime of the third Scheme. The Scheme builds on the extent to which services are currently available through Irish as a result of the second Scheme. Areas for future enhancement of the provision of services in Irish are identified in the Scheme and include initiatives to make services already available in Irish more visible to the public. The Central Bank will commit to monitor the demand for Irish language services from the public throughout the course of the Scheme.

1.5 Commencement Date of the Scheme

This Scheme has been confirmed by the Minister for Culture, Heritage and the Gaeltacht. It commences with effect from 8th April 2019 and shall remain in force for a period of 3 years or until a new scheme has been confirmed, whichever is the later.

Chapter 2: Review of the Second Language Scheme

In preparation of this Scheme, the Central Bank carried out a review of the organisation's second Scheme. The main commitments made in that Scheme related to the Central Bank's communications with the public. All commitments were fulfilled apart from the publication of regular Irish articles in the quarterly staff magazine Newsleaf. While two issues of Newsleaf were published since 2016, publication of the magazine was discontinued from Spring 2017.

A number of additional new Irish language initiatives were also introduced over the course of the second Scheme. Further details on these can be found in Chapter 4 of this document.

Chapter 3: Overview of the Central Bank

3.1 Mission

The Central Bank serves the public interest by safeguarding monetary and financial stability and by working to ensure that the financial system operates in the best interests of consumers and the wider economy.

3.2 What we do

In discharging its functions and exercising its powers as part of the European System of Central Banks, the primary objective of the Central Bank is to maintain price stability.

The Central Bank also has the following statutory objectives:

- Financial Stability – the stability of the financial system overall
- Resolution – the resolution of financial difficulties in credit institutions, certain investment firms and credit unions
- Financial Regulation - the proper and effective regulation of financial service providers and markets, while ensuring that the best interests of consumers of financial services are protected
- Payments, Settlements and Currency - the efficient and effective operation of payment and settlement systems
- Economic Analysis and Statistics - the provision of analysis and comment to support national economic policy development
- The discharge of such other functions and powers as are conferred on the Central Bank by law, including the operation of the Central Credit Register, the Deposit Guarantee Scheme and the Insurance Compensation Fund.

3.3 Our Stakeholders

The Central Bank's primary stakeholders are:

- The public
- Consumers of financial products and services
- The Government and members of the Houses of the Oireachtas
- The regulated financial services industry
- The Eurosystem and other relevant international bodies.

Chapter 4: Outline of Irish Language Services provided under this Scheme

This Scheme seeks to build on progress achieved in the second Scheme regarding the provision and range of services provided in Irish over the duration of the Scheme. It sets out a commitment on behalf of the Central Bank and its staff to develop the extent to which services are currently available through Irish and it identifies areas for future enhancement.

Outlined below are the commitments that the Central Bank will undertake over the duration of this Scheme. The commitments can be categorised as follows:

1. Commitments contained in the second Scheme which are being retained
2. Existing commitments under the second Scheme which have been amended
3. Additional commitments undertaken over the course of the second Scheme which are being retained
4. New commitments.

4.1 Continuation of Existing Commitments

Set out below are commitments set out under the Central Bank's second Scheme that will continue under this new Scheme.

4.1.1 First Point of Contact

- (a) **Switchboard and Receptionist Staff**
Switchboard and receptionist staff in the public reception area in the North Wall Quay (NWQ) office will continue to be familiar with basic greetings in Irish and suitable arrangements will be in place so that they can refer customers without delay to whatever office or officer is responsible for providing the relevant service in Irish.
- (b) **Banking Transactions**
An Irish speaker will continue to be available to those members of the public who wish to carry out their banking transactions through Irish (e.g. exchange of Irish banknotes and coins for euro) at the Central Bank's Teller Service in NWQ. This service will be promoted by way of signage.
- (c) **Helpline**
The public contacts helpline will continue to facilitate members of the public who wish to carry out their business with the Central Bank through Irish. Contact details for the helpline are available on the Central Bank's website (www.centralbank.ie).

4.1.2 External Communications

- (a) **Corporate Booklets**
Any new corporate booklets, either online or hard copy, aimed at the public describing the work of the Central Bank will continue to be available bilingually and, where feasible, within one cover. For example, the Central Bank recently published a booklet in bilingual format commemorating its 75th anniversary.
- (b) **Emails**
The disclaimer on all outgoing emails will continue to be published bilingually.

4.1.3 Publications

In addition to the documents that are required to be published in both languages simultaneously as set out in Section 10 of the Act, the Central Bank continues to commit to the following:

- (a) **Macro-Financial Review**
An Irish language Preface and Overview Section of the biannual Macro-Financial Review will continue to be included within the main publication.
- (b) **Quarterly Bulletin**
The Irish language version of the Comment in the Quarterly Bulletin will continue to be published within the main English publication.

4.1.4 Currency Services

- (a) **Security Features of Banknotes**
Information material in relation to security features of banknotes will continue to be made available in bilingual versions at pre-launch events. The material will also be available to the public in the Central Bank's Reception Area in NWQ and from the Currency Centre upon request.
- (b) **Collector Coins**
Collector coin brochures will continue to be published in bilingual format. Collector coins and coin sets can be ordered via the dedicated collector coin website (www.collectorcoins.ie) which was launched in August 2017 and has Irish functionality. Bilingual certificates of authenticity will continue to be issued as inserts with collector coins.
- (c) **Currency Exchange Forms**
Bilingual order forms relating to the exchange of banknotes and coins will continue to be available in separate Irish and English versions on the Central Bank's website.

4.1.5 Central Bank Websites

- (a) Any development of new websites or re-development of existing websites used to deliver services to the public, including interactive systems, will continue to have a bilingual capability and content built in.

In addition to the above, the commitments outlined in chapters 5 and 6 below, which were contained in the second Scheme, will continue to apply.

4.2 Amended Commitments

This section sets out details of commitments under the second Scheme that will be amended under this new Scheme.

4.2.1 External Communications

- (a) **Press Releases**
The focus in this Scheme is on translating more press release content specifically aimed at the public. The Central Bank will therefore commit to translating at least 25 per cent of such press releases, excluding those that are of a more technical nature or aimed at more specialist media.

4.3 Additional New Commitments from the Second Scheme

This section contains details of improvements initiated by the Central Bank during the course of the second Scheme that had not been identified as part of the second Scheme when it was developed and approved. These commitments will continue through the course of this Scheme.

4.3.1 Publications

- (a) **Credit Institution Resolution Fund**
The Central Bank will continue to ensure that an Irish language version of the Credit Institution Resolution Fund financial statement is available upon request.
- (b) **Foreign Exchange Rates**
Details of foreign exchange rates will continue to be posted on the Central Bank's website in bilingual format.

4.3.2 Central Credit Register (CCR)

- (a) **CCR Website**
The Central Credit Register dedicated website (www.centralcreditregister.ie), which was developed during the second Scheme, will continue to provide content in both Irish and English in the text of the website, in addition to publications published on the website, such as factsheets.
- (b) **CCR Requests**
Consumers will continue to be able to exercise any of their rights under the Credit Reporting Act 2013, through English or Irish. A consumer will continue to be able to complete the process in either English or Irish to request a credit report, amendment, or explanatory statement in addition to making a notice of suspected impersonation.

4.3.3 External Communications

- (a) **Consumer Explainers**
During the course of the second Scheme, the Central Bank produced consumer explainers to clarify certain financial services concepts to consumers. Five of these consumer explainers were also published in Irish. This represents 24 per cent of current consumer explainers. It is proposed to increase this commitment under this new Scheme.

4.3.4 Dockland Campus Visitor Centre

- (a) The new Central Bank Visitor Centre opened in March 2017, displaying two exhibitions on the history of currencies (the "Euro Exhibition" and "Pounds, Shillings and Independence"). In March 2018, a new exhibition – "75 Years of Change: The Story of the Central Bank of Ireland" - was opened. These exhibitions are bilingual, and during this Scheme, any future such exhibitions produced by the Central Bank will be bilingual.

4.3.5 Websites

- (a) Three new Central Bank websites were launched during the course of the second scheme - Central Credit Register (www.centralcreditregister.ie), Collector Coin (www.collectorcoins.ie) and Deposit Guarantee Scheme (www.depositguarantee.ie). The websites will continue to have built-in bilingual capability and content.

4.3.6 Central Bank Archives Catalogue

- (a) The Central Bank's Archive Online Public Access Catalogue (OPAC), which was launched in August 2017, will continue to be made available in Irish to members of the public. (Catalogue entries are not translated where the original creation language is other than Irish.)

4.4 New Commitments

Set out below are details of new commitments that will be delivered over the duration of this Scheme.

4.4.1 External Communications

- (a) **Consumer Explainers**
From the commencement of the third Scheme, the Central Bank will publish at least 40 per cent of all consumer explainers in Irish over the lifetime of the Scheme.
- (b) **Consumer Guides**
During the third Scheme, any Consumer Guides published by the Central Bank will be available on the website in English and Irish. The three existing Consumer Guides (currently in English only) will also be made available in Irish.

4.4.2 Publications

- (a) **Insurance Compensation Fund**
During the third Scheme, the Insurance Compensation Fund (ICF) extract will be published in Irish on the website on an annual basis.

4.4.3 Currency Services

- (a) **Currency Exchange Form**
A bilingual form for the exchange of high value denominations will be introduced and be made available on the Irish website.

4.4.4 Complaints

- (a) During the third Scheme, the Central Bank will commit to making its Complaints Handling Procedure available in Irish on the website.

4.4.5 Customer Charter

- (a) During the third Scheme, the Central Bank will commit to making its Customer Charter available in Irish on the website.

4.4.6 Archives

- (a) Over the course of the third Scheme, the information leaflet "EXPLORE – The Central Bank of Ireland - Archives" will be made available to members of the public, researchers and other interested parties in hard copy format.

4.5 Services Not Available in Irish

Certain documents and electronic communications will continue to be available in English only. These include documents, communications, services and operations of a specialist or technical nature produced by the organisation and not designed for the public, or which are primarily industry-targeted.

Speeches or statements will continue to be made available in the language in which they are delivered.

Chapter 5: Enhancing the Provision of Irish Language Services in Gaeltacht Areas

5.1 Gaeltacht-Based Credit Unions

The Central Bank does not have offices situated in Gaeltacht areas. However, in its regulatory role, it does have some dealings with Gaeltacht-based credit unions. In an effort to cater to the particular language requirements of credit unions in the Gaeltacht, the Registrar of Credit Unions will ensure that any bilateral correspondence between it and such credit unions is in Irish or bilingual.

In addition, the Registrar of Credit Unions will continue to review other publications, on a case-by-case basis, to assess their suitability for translation into Irish, based on demand and on a cost/value evaluation.

In the context of recruitment and training, as outlined below in 6.2.2, the Central Bank will continue to monitor and assess the demand for Irish language technical competency for inspections.

Chapter 6: Improving Language Capability

6.1 Recruitment

The Central Bank is an equal opportunities employer, committed to filling all vacancies in an efficient and flexible manner. Our recruitment policy aims to ensure that all recruitment and selection is carried out in accordance with current legislation and best recruitment practices.

External recruitment advertisements and internal competition notices will continue to indicate, in Irish, that applications will be accepted in the Irish language i.e. the following line will be included: “Cuirfear fáilte roimh chomhfhreagrás i nGaeilge”.

During the course of this third Scheme, new staff will be provided with an induction pack containing an overview of the Central Bank’s obligations under the Act to ensure they are made aware of our commitments under the legislation.

6.2 Training and Development

6.2.1 Irish Language Training

During the course of this Scheme, the Organisational Development Division will continue to make every effort to assist in building the Irish language capability of staff in the following ways:

- Provide access for staff to recognised Irish language courses together with eLearning courses where business needs are identified. Priority will be given to those in a role more likely to require Irish language capability and also through meeting demand from divisions for in-house training in the Irish language. Any in-house courses will be promoted via the on-line Learning Management System.
- Facilitate Irish language learning for staff dealing directly with the public to contribute to their ability to provide a bilingual service to the public.

There are a number of Central Bank staff who have proficiency in the Irish language (some of whose roles include Irish language responsibilities).

6.2.2 Irish Language Technical Competency for Inspections

Over the lifetime of the Scheme, the Central Bank will continue to assess whether the level of demand for Irish language technical competency for inspections is sufficiently strong to warrant its inclusion as a criterion for consideration during recruitment for particular roles within supervisory and inspection areas.

6.2.3 Staff Social Group

A staff social group has been established by those staff with an interest in conversing in Irish and improving their Irish language capability. This group meets on a monthly basis and these meetings will continue to be facilitated by the Central Bank.

6.3 Translation Services

The Communications Division will ensure that the Central Bank has an appropriate Irish language translator in place and that all Central Bank staff are aware of this service.

A list of companies offering translation services will also be available and guidance/advice on the practices to be followed in the engagement and facilitation of these services will also be provided to staff on request.

A resource bank of official Irish language terminology sources will be freely available to all staff and to relevant third party suppliers.

Chapter 7: Monitoring and Review

As part of the ongoing evaluation of the Scheme, the Central Bank will monitor the total number of consumers/customers who have requested a service through Irish. The General Secretariat Division (GSD) is responsible for the operation of the Scheme and will maintain ongoing contact with line management in each division in this regard.

Each Central Bank division with a commitment under the Scheme has a representative who monitors requests for services in Irish and the progress of each commitment under the Scheme and is responsible for reporting this information to GSD on a six monthly basis.

Within GSD, the Irish Language Officer monitors the level of demand for services in Irish on an ongoing basis and the fulfilment of the commitments under this Scheme.

GSD also monitors any request for services in Irish to those divisions that do not have any commitments under the Scheme so that any demand for a service in Irish can be tracked.

GSD will issue bi-annual notices internally to all Heads of Divisions reminding them of the Central Bank's language obligations under the Act.

An annual review of the Central Bank commitments under this Scheme will also be sent to the Central Bank Commission.

Chapter 8: Publication of this Scheme

8.1 General Public

The contents of this Scheme along with the commitments and provisions of the Scheme will be made available to the public by means of a press release and placement in a prominent position on the Central Bank's website.

In addition to these measures, during the course of this Scheme, the Central Bank will take every opportunity in its day-to-day interactions with the public to promote and publicise the services it provides in Irish, through the following means:

- The display of notices at reception areas indicating the Irish language services that are available
- Prominently listing these services on the Central Bank's website
- Signifying through footnotes on selected leaflets and application forms that these documents are also available in Irish (in cases where bilingual material is not produced within a single cover).

8.2 Internal Communication

Information will be provided to all staff in advance of the commencement of the third Scheme to inform them of our commitments under the Scheme and to encourage their support in this regard. The Central Bank will continue to ensure that new staff will be informed of the Central Bank's obligations under the Act. A dedicated page will also be available on the Central Bank's intranet, which also serves as an Official Languages Act information portal for members of staff.

A copy of the Scheme has been forwarded to Oifig an Choimisinéara Teanga.

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