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National Assembly for Wales
Economy, Infrastructure and Skills
Committee
Access to Banking
Evidence from Welsh Books Council

We have seen a change in the attitude of the banks towards the Welsh language in recent years, with most services now only available through the medium of English. We continue to receive a Welsh language bank statements, but all forms must be completed in English.

We regret the banks' lack of understanding of the way in which the community sector operates - particularly in a sector where the volunteers who run the Books Council are constantly changing, but where the staff who administer the funding on behalf of the charity is unlikely to change.

The bank refused to give us access to a BACS system as they considered the size of the charity (turnover of £7m) too small to qualify. This has created huge administrative problems and means that we cannot operate as effectively as companies or charities who have access to the BACS system.

Although there is a branch of our bank in Aberystwyth, we have not had regular contact with one member of staff within the bank, and the process of trying to get answers can be long-winded and without resolution. There have been repeated requests from different departments of the bank for the same information for safeguarding purposes, but again, there is no customer service provided by any branch.

Many of the publishers and shops involved in with the Books Council are in rural areas, and we know that a lack of a bank can cause them significant problems - especially where travel is necessary because there is not a bank in the area.

The banks do not appear to be keen to support small businesses or worry about their customer services quality, and there is a place in the market for a different provider who is more open to working in collaboration with charities and voluntary organizations.

The Books Council would be pleased to discuss these points, or anything else about this response, with Committees, Cabinet Secretaries or Ministers if desired.