



**BANC CEANNAIS
AGUS ÚDARÁS SEIRBHÍSÍ
AIRGEADAIS NA HÉIREANN**

Dréacht Scéim 2006-2009

Faoi Alt 11 d'Acht na dTeangacha Oifigiúla, 2003



**CENTRAL BANK &
FINANCIAL SERVICES
AUTHORITY OF IRELAND**

Draft Scheme 2006-2009

Under Section 11 of the Official Languages Act, 2003

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Caibidil 1 Réamhrá agus Cúlra

D'ullmhaigh Banc Ceannais agus Údarás Seirbhísí Airgeadais na hÉireann (BCÚSAE) an scéim seo faoi Alt 11 d'Acht na dTeangacha Oifigiúla 2003 ("an tAcht"). Forálann Alt 11 d'ullmhú scéim reachtúil ag comhlachtaí poiblí ag sonrú na seirbhísí a sholáthróidh siad:

- trí mheán na Gaeilge
- trí mheán an Bhéarla, agus
- trí mheán na Gaeilge agus an Bhéarla

Leagann an scéim seo amach na bearta a bheidh le glacadh chun a chinntiú go soláthrófar, trí mheán na Gaeilge, seirbhís ar bith nach bhfuil ar fáil trí Ghaeilge cheana féin, laistigh d'fhráma ama comhaontaithe.

1.1. Ullmhú na Scéime

D'iarr an tAire Gnóthaí Pobail, Tuaithe agus Gaeltachta ar Ghobharnóir an BCÚSAE ar 22 Márta 2006 dréacht Scéim a ullmhú faoi Alt 11 den Acht, agus a thíolacadh don Aire lena daingniú faoin 21 Meán Fómhair 2006.

Chuir an BCÚSAE an scéim le chéile de réir na dTreoirínte a d'ullmhaigh an Roinn Pobail, Tuaithe agus Gaeltachta faoi Alt 12 den Acht.

1.2 Cuspóirí na Scéime

Tá sé mar aidhm ag an BCÚSAE soláthar seirbhísí trí Ghaeilge laistigh den eagraíocht a fheabhsú. Tá an scéim bunaithe ar bhunsraith an líon seirbhísí trí Ghaeilge atá ar fáil i láthair na huaire. Sainithnítear i gcorp na scéime limistéir ina bhféadfar an tseirbhís a chuirtear ar fáil a fheabhsú san am atá romhainn. Glacfaidh an BCÚSAE air féin monatóireacht a dhéanamh ar an éileamh ón bpobal i gcoitinne atá ar sheirbhísí trí Ghaeilge fad a bheidh an Scéim i bhfeidhm.

1.3 Dáta tosaithe

Tá an scéim seo daingnithe ag an Aire Gnóthaí Pobail, Tuaithe agus Gaeltachta. Beidh tús leis an scéim le héifeacht ó 1 Nollaig 2006 agus beidh sí i bhfeidhm go ceann tréimhse trí bliana ón dáta seo nó go dtí go ndaingneofar scéim nua ag an Aire de réir Ailt 15 den Acht, cibé ceann is luaithe.

Chapter 1

Introduction and Background

This Scheme was prepared under Section 11 of the Official Languages Act 2003 ('the Act') by the Central Bank and Financial Services Authority of Ireland (CBFSAI). Section 11 provides for the preparation by public bodies of a statutory Scheme detailing the services they will provide:

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

This Scheme sets out the measures to be adopted to ensure that any services that are not provided through the medium of Irish will be provided within an agreed timeframe.

1.1 Preparation of Scheme

On 22 March 2006 the Governor of the CBFSAI was requested by the Minister for Community, Rural and Gaeltacht Affairs to prepare a draft Scheme under Section 11 of the Act, and to present it to the Minister for confirmation on or before the 21 September 2006.

The draft Scheme was drawn up by CBFSAI having regard to the Guidelines prepared under Section 12 of the Act by the Department of Community, Rural and Gaeltacht Affairs.

1.2 Objectives of Scheme

The CBFSAI aims to improve the provision of services through the Irish language within the organisation. The Scheme builds on the extent to which services are currently available through Irish as a starting base. Areas for future enhancement of the provision of services in Irish are identified in the body of the Scheme. CBFSAI will commit to monitor the demand for Irish language services from the general public throughout the course of the Scheme.

1.3 Commencement Date

This Scheme has been confirmed by the Minister for Community, Rural and Gaeltacht Affairs. The Scheme commences with effect from 1 December 2006 and shall remain in force for a period of 3 years from this date or until a new Scheme has been confirmed by the Minister pursuant to Section 15 of the Act, whichever is the earlier.

Caibidil 2 Ról agus Feidhmeanna an BCÚSAE

2.1 Cad a dhéanaimid

Ath-struchtúradh agus ath-ainmníodh Banc Ceannais na hÉireann, a tháinig ar an saol i 1943, mar **Bhanc Ceannais agus Údarás Seirbhísí Airgeadais na hÉireann (BCÚSAE)** ar 1 Bealtaine 2003. Sa bhliain 2005, 963 a bhí mar líon iomlán foirne ag an BCÚSAE. Is banc ceannais é an BCÚSAE atá ina bhall den Chóras Eorpach Bainc Cheannais. Tá sé freagrach as feidhmeanna polasaí airgeadaíochta, cobhsaíocht airgeadais, anailís eacnamaíoch, airgeadra agus córais íocaíochta agus infheistíocht shócmhainní coigríche agus intíre. Is eintiteas uathrialach é **Údarás Rialála Seirbhísí Airgeadais na hÉireann (Rialtóir Airgeadais)** laistigh den BCÚSAE agus tá sé freagrach as rialáil na hearnála airgeadais agus as cosaint tomhaltóirí.

Is é an misean atá ag an BCÚSAE ná praghsanna a choinneáil cobhsaí, cur le cobhsaíocht airgeadais agus le córais airgeadra agus íocaíochtaí éifeachtacha, ár sócmhainní infheistíochta a bhainistiú, agus mar thoradh air sin forbairt inbhuanaithe a bhaint amach.

Chuaigh Éire isteach san Aontas Eacnamaíoch agus Airgeadaíochta (AEA) san Eoraip i 1999 in éineacht le deich gcinn de thíortha eile (aon tír déag anois). Déanann bainc cheannais náisiúnta an dá thír dhéag seo in éineacht leis an mBanc Ceannais Eorpach (BCE) an **Eurochóras**. Is é bunchuspóir an Eurochórais ná praghasanna i limistéar an euro a choinneáil cobhsaí. Is é seo an bealach is éifeachtaí is féidir le beartas airgeadaíochta an Eurochórais tacú le fás eacnamaíochta in eacnamaíochtaí náisiúnta na mBallstát.¹

Mar bhall den Eurochóras, áirítear an méid seo a leanas le príomhfhreagrachtaí an Bhainc Cheannais:

- Oibriú ar mhaithe le praghasanna a choinneáil cobhsaí (leibhéal íseal de bhoilsciú) agus le córas cobhsaí airgeadais a choimeád ar bun.
- Córais shábháilte iontaofa íocaíochta agus socraíochta a chinntiú, chun cur ar chumas gnólachtaí agus daoine íocaíochtaí a dhéanamh lena chéile.
- Nótaí agus boinn bhainc an euro a tháirgeadh agus a dháileadh agus slándail agus sláine airgeadra an euro a chinntiú.
- Sócmhainní in airgead eachtrach a bhainistiú, thar ceann an Bhainc Cheannais Eorpaigh.

Áirítear an méid seo a leanas lenár bhfreagrachtaí intíre chomh maith:

- Oibriú ar mhaithe le córas cobhsaí airgeadais a choimeád ar bun in Éirinn.
- Maoirseacht a dhéanamh ar na córais íocaíochta agus socraíochta intíre.
- Soláthar agus sláine nótaí agus boinn bhainc a chinntiú.
- Sócmhainní infheistíochta a bhainistiú thar cheann an Stáit.
- Gníomhú mar ghníomhaire ar son an Rialtais agus mar bhainc éir dó.
- Comhairle agus treoir ar pholasaithe eacnamaíochta na hÉireann a chur ar fáil.

¹ Tá an tSlóivéin le bheith ina bhall den Eurochóras ón 1 Eanáir 2007.

Chapter 2

Role and Functions of CBFSAI

2.1 What we do

The Central Bank of Ireland, which came into being in 1943, was re-structured and re-named as the **Central Bank and Financial Services Authority of Ireland (CBFSAI)** on 1 May 2003. In 2005 CBFSAI had a total staff complement of 963. The CBFSAI is a member central bank of the European System of Central Banks. It has responsibility for monetary policy functions, financial stability, economic analysis, currency and payment systems and investment of foreign and domestic assets. The **Irish Financial Services Regulatory Authority (Financial Regulator)** is an autonomous entity within the CBFSAI with responsibility for financial sector regulation and consumer protection.

The mission of the CBFSAI is to maintain price stability, contribute to financial stability and efficient and effective payments and currency systems, manage our investment assets, and so contribute to long-run sustainable economic development.

Ireland became part of the Economic and Monetary Union (EMU) in Europe in 1999 along with ten (now eleven) other countries. The twelve national central banks of these countries together with the European Central Bank (ECB) form the **Eurosystem**. The primary objective of the Eurosystem is to maintain price stability in the euro area. This is the most effective means by which Eurosystem monetary policy can support economic growth in the national economies of the member states.²

As a member of the Eurosystem, the Central Bank's main responsibilities include:

- Contributing to the maintenance of price stability (low inflation) and a stable financial system.
- Ensuring safe and reliable payment and settlement systems, to enable firms and individuals to make payments to each other.
- Producing and distributing euro banknotes and coins and ensuring the security and integrity of the euro currency.
- Managing foreign exchange assets, on behalf of the European Central Bank.

Our domestic responsibilities also include:

- Contributing to the maintenance of a stable financial system in Ireland.
- Overseeing the domestic payment and settlement systems.
- Ensuring the provision and integrity of banknotes and coins.
- Managing the investments assets on behalf of the State.
- Acting as agent for and banker to the Government.
- Providing advice and guidance on Irish economic policies.

² Slovenia is due to become a member of the Eurosystem from 1 January 2007.

Is é aidhm an Rialtóra Airgeadais ná cabhrú le tomhaltóirí cinntí eolasacha airgeadais a dhéanamh i margadh cóir sábháilte agus institiúidí fóna dinimiciúla airgeadais a chothú in Éirinn.

Bunaíodh an Rialtóir Airgeadais ar 1 Bealtaine 2003. Tá sé freagrach as rialáil formhór na soláthróirí airgeadais in Éirinn. Tá ról tábhachtach aige freisin maidir le cosaint a chur ar fáil do thomhaltóirí na ngólachtaí sin.

Comhlíonann an Rialtóir Airgeadais a fheidhmeanna ar roinnt bealaí comhtháite:

- Nósanna imeachta údaraithe diana d'iontrálaithe sa mhargadh seirbhísí airgeadais.
- Maoirseacht ar sholáthróirí seirbhíse airgeadais a dhíríonn ar shócmhainneacht agus próisis bhainistíochta riosca.
- Géilliúlacht do chóid chosanta tomhaltóirí a chinntiú ionas go bhfeidhmeoidh soláthróirí seirbhíse airgeadais ar bhealach cothrom agus trédhearcach le linn dóibh a bheith ag déileáil le tomhaltóirí,
- Soláthar faisnéise neamhspleách do thomhaltóirí, d'fhonn cur leis an tuiscint atá acu ar chostais, rioscaí agus buntáistí seirbhísí airgeadais éagsúla.

Cuidíonn an Rialtóir Airgeadais le hobair an Bhainc Cheannais maidir le comhlíonadh a fhreagracht i dtaca le cobhsaíocht airgeadais ina hiomláine a chothú.

2.2. Struchtúr Eagraíochtúil

Struchtúr Eagraíochtúil an Bhainc Cheannais

Déanann an Gobharnóir agus Bord an Bhainc Cheannais maoirsiú ar obair an Bhainc Cheannais. Tá an struchtúr oibríochtúil foriomlán roinnte ins na ranna seo leanas:

Margaí Airgeadais

Íocaíochtaí agus Socraíochtaí Urrús

Anailís Eacnamaíochta, Taighde agus Foilseacháin

Staitisticí

Beartas Airgeadaíochta agus Cobhsaíocht Airgeadais

Gnóthaí Airgeadaíochta Eorpacha agus Caidreamh Idirnáisiúnta

Eisiúint Airgeadra

Táirgeadh Airgeadra

The purpose of the Financial Regulator is to help consumers make informed financial decisions in a safe and fair market and to foster sound, dynamic financial institutions in Ireland.

The Financial Regulator was established on 1 May 2003. It is responsible for the regulation of most financial service providers in Ireland. It also has an important role in the protection of the consumers of those firms.

The Financial Regulator performs its functions in a number of integrated ways:

- Rigorous authorisation procedures for entrants to the financial services market.
- Supervision of financial service providers which focuses on their solvency and risk management processes.
- Ensuring compliance with consumer protection codes so that financial service providers act in a fair and transparent manner in their dealings with consumers,
- Provision of independent information to consumers, to raise awareness of the costs, risks and benefits of various financial services.

The Financial Regulator contributes to the work of the Central Bank in discharging its responsibility in relation to the maintenance of overall financial stability.

2.2 Organisational Structure

The Central Bank's Organisational Structure

The work of the Central Bank is overseen by the Governor and the Board of the Central Bank. The overall operational structure is divided into the following departments:

Financial Markets

Payment and Securities Settlements

Economic Analysis, Research and Publications

Statistics

Monetary Policy and Financial Stability

European Monetary Affairs and International Relations

Currency Issue

Currency Production

Struchtúr Eagraíochtúil an Rialóra Airgeadais

Déanann an Cathaoirleach agus an tÚdarás maoirsiú ar obair an Rialóra Airgeadais. Tá an struchtúr foriomlán oibríochtúil roinnte ins na ranna seo leanas:

Cóid Chosanta Tomhaltóirí
Faisnéis Tomhaltóirí
Maoirseacht Baincéireachta
Údarú Institiúidí Airgeadais agus Cistí
Maoirseacht Margáí
Maoirseacht ar Sholáthróirí Seirbhíse Infheistíochta
Forfheidhmiú Dlíthiúil
Pleanáil agus Airgeadas
Maoirseacht Árachais
Clárlann na gComhar Creidmheasa

Tá líon áirithe feidhmeanna seirbhíse atá roinnte idir an Banc Ceannais agus an Rialtóir Airgeadais trí na ranna seo a leanas:

Acmhainní Daonna agus Pleanáil
Córais Faisnéise
Rialú Airgeadais
Seirbhísí Corparáideacha
Rúnaíocht Ghinearálta.
Iniúcháireacht Inmheánach

2.3 Ár bPáirtithe Leasmhara

Is iad príomhpháirtithe leasmhara an BCÚSAE:

Banc Ceannais	Rialtóir Airgeadais
An Pobal	Tomhaltóirí tháirgí airgeadais
An tEurochóras agus eagraíochtaí idirnáisiúnta eile	Rialtóirí eile agus eagraíochtaí idirnáisiúnta
Lucht airgeadais agus gnó	Tionscal airgeadais
Rialtas	Rialtas
	Painéil tomhaltóirí agus tionscail

The Financial Regulator's Organisational Structure

The work of the Financial Regulator is overseen by the Chairman and the Authority. The overall operational structure is divided into the following departments:

Consumer Protection Codes
Consumer Information
Banking Supervision
Financial Institutions and Funds Authorisation
Markets Supervision
Investment Service Providers Supervision
Legal and Enforcement
Planning and Finance
Insurance Supervision
Registry of Credit Unions.

Both the Central Bank and the Financial Regulator share a number of service functions through the following departments:

Human Resources and Planning
Information Systems
Financial Control
Corporate Services
General Secretariat
Internal Audit

2.3 Our Stakeholders

The CBFSAI's primary stakeholders are:

Central Bank	Financial Regulator
The Public	Consumers of financial products
The Eurosystem and other international organisations	Other Regulators and international organisations
The Financial and Business Community	Financial Industry
Government	Government
	Consultative Consumer and Industry panels

Caibidil 3 Ullmhú na Scéime

3.1 Ullmhú Inmheánach

Ceapadh roinne

Tugadh freagracht as ullmhú na scéime don Roinn Rúnaíochta Ginearálta, a chuireann seirbhísí ar fáil do gach roinn san eagraíocht. Ceapadh ball foirne ar bhonn sealadach chun dul i mbun oibre sa Rúnaíocht Ghinearálta ón 25 Aibreáin agus tugadh freagracht di an scéim a dhréachtadh faoi Alt 11 den Acht.

Meitheal Oibre

Cuireadh meitheal oibre ar bun in raibh ionadaithe ó ranna ábharthacha éagsúla laistigh den eagraíocht chun cabhrú chun an scéim a dhréachtadh. Tháinig an meitheal seo le céile ar bhonn leanúnach chun ceistanna a bhain leis an dréacht scéim a phlé agus chun eolas bainteach leis an scéim a chuir gach roinn ar fáil a chomhthiomsú.

Suirbhé foirne

D'fhonn leibhéal na hoilteachta agus na spéise sa Ghaeilge a fháil amach, rinneadh suirbhé ar an bhfoireann ag iarraidh orthu a gcumas an Ghaeilge a scríobh, a léamh agus a labhairt a mheas agus a chur in iúl an raibh spéis acu freastal ar ranganna Gaeilge. Táthar ag baint úsáide as torthaí an tsuirbhé seo chun a fháil amach cén saghas cúrsaí oiliúna sa Ghaeilge ba chóir a chur ar fáil don fhoireann.

Iris foirne

Cuireadh gach ball foirne ar an eolas faoi ullmhú na scéime in alt a foilsíodh in iris eagraíochtúil an BCÚSAE, 'Newsleaf' i mí Bealtaine.

Tairiscint Aistriúcháin

Glacadh le tairiscint aistriúcháin. Dá thoradh sin ceapadh comhlacht aistriúcháin. Úsáidtear an tseirbhís seo le haghaidh doiciméid mhóra den chuid is mó mar tá aistritheoir sinsearach intí ar fáil chun doiciméid níos giorra a aistriú.

3.2 Ullmhú Seachtrach

Comhairliúchán Poiblí

De réir Ailt 13(1)(a) den Acht, d'fhoilsigh an BCÚSAE fógra ar 19 Bealtaine 2006 á rá go raibh sé ar intinn aige dréacht-scéim a ullmhú agus uiríll a lorg ó pháirtithe leasmhara. Cuireadh na haighneachtaí ar fad a fuarthas ar fáil ar láithreán gréasáin an BCÚSAE www.centralbank.ie. Fuarthas aighneachtaí ó cheithre pháirtí mar fhreagra ar an bhfógra. Cuireadh seoladh ríomhphoist faoi leith ar bun, achtteanga@centralbank.ie, chun glacadh leis na haighneachtaí nó le ceistanna ar bith faoin scéim.

Chapter 3 Preparation of Scheme

3.1 Internal Preparation

Departmental assignment

Responsibility for preparing the draft Scheme was assigned to the General Secretariat Department, which provides services to all departments of the organisation. A member of staff was temporarily assigned to the General Secretariat Department from 25 April 2006 with the responsibility of drafting the Scheme under section 11 of the Act.

Working group

A working group, comprising representatives from relevant departments within the organisation, was set up to assist in drafting the Scheme. This working group met on an ongoing basis to discuss issues in relation to the draft Scheme and to collate relevant information from each department.

Staff survey

In order to ascertain the level of expertise and interest in Irish, a survey was carried out asking staff to rate their ability to write, read and speak Irish and their interest in attending Irish language classes. The results of this survey are being used to determine the nature of Irish language training courses that will be provided to staff.

Staff Magazine

All staff were informed of the preparation of the draft Scheme by an article, which was published in CBFSAI's organisational magazine 'Newsleaf' in May.

Translation tender

A translation tender was undertaken. As a result, a translation company was appointed. This service is mainly for larger documents, as there is also an in-house senior translator available for translating smaller documents.

3.2 External Preparation

Public Consultation

In accordance with Section 13(1)(a) of the Act, on 19 May 2006 the CBFSAI published a notice of intention to prepare a draft Scheme, inviting representations from any interested parties. All submissions received were made available on CBFSAI's website www.centralbank.ie. Submissions were received from four parties in response to the advertisement. A dedicated email address achtteanga@centralbank.ie was specifically set up to receive submissions or to receive any queries in relation to the draft Scheme.

Tá ábhar na scéime bunaithe ar na haighneachtaí seo agus ar na tuairimí agus na moltaí a tháinig ó bhainistíocht agus ó fhoireann na heagraíochta. Tá an BCÚSAE buíoch as ucht an t-am agus an t-iarracht a chuir gach duine a bhí bainteach leis an bpróiseas seo isteach.

Suirbhé Scoileanna

Mar chuid d'idirghníomhú leanúnach le meánscoileanna, seoladh leabhrán eolais chucu faoi ról agus feidhmeanna an Bhainc Cheannais Eorpaigh. Thaispeán suirbhé de na scoileanna seo gur mhaith le 5 faoin gcéad de na scoileanna eolas as Gaeilge a fháil ón BCÚSAE.

Crúnnithe Seachtracha

Reachtáladh cruinnithe leis an Roinn Gnóthaí Pobail, Tuaithe agus Gaeltachta maidir le hullmhú na scéime agus reachtáladh cruinnithe freisin le comhlachtaí poiblí eile a bhí ag ullmhú scéime nó a bhí taréis scéim a ullmhú.

Alt sa bhfoilsealchán Regulatory Connection

Foilsíodh alt sa nuachtlitir don tionscal 'Regulatory Connection', i mí Bealtaine, chun gnólachtaí rialáilte a chur ar an eolas faoi ullmhú na scéime.

Caibidil 4 Feabhsú Seirbhísí

4.1 Seirbhísí atá ann faoi láthair

Seirbhísí atá ar fáil cheana féin trí Ghaeilge

Is é príomhaidhm an Achta a chinntiú go mbeidh seirbhísí poiblí ar fáil níos fairsinge trí Ghaeilge agus go mbeidh caighdeán níos airde ag baint leo. Ina leith sin, sa bhreis ar na dualgais atá de cheangal ar an BCÚSAE faoi láthair faoin Acht, cuireann sé roinnt seirbhísí breise ar fáil trí Ghaeilge. Orthu sin tá:

1. Leagan Gaeilge ar leithligh de na foilseacháin seo a leanas do thomhaltóirí:
 - Treoir neamhspleách do thomhaltóirí faoi chreidmheas agus iasachtaí pearsanta,
 - Treoir neamhspleách do thomhaltóirí faoi choigiltí agus infheistíochtaí,
 - Treoir neamhspleách do thomhaltóirí faoi árachas saoil,
 - Treoir neamhspleách do thomhaltóirí faoi árachas tí,
 - Treoir neamhspleách do thomhaltóirí faoi árachas mótaí,
 - Morgáistí – an scéal simplí.

The Scheme has been informed by these submissions and by the views and suggestions put forward by management and staff within the organisation. The CBFSAI appreciates the time and effort put in by all concerned in this process.

Schools Survey

As part of ongoing interaction with secondary schools, schools were sent an information booklet on the role, and functions of the European Central Bank. A survey of these schools showed that 5 per cent would like to receive information from the CBFSAI in Irish.

External Meetings

Meetings were held with the Department of Community, Rural and Gaeltacht Affairs in relation to the preparation of the draft Scheme and meetings were also held with other public bodies that were currently preparing or had prepared a Scheme.

Article in Publication Regulatory Connection

An article was published in the industry newsletter 'Regulatory Connection' in May, in order to inform regulated firms of the preparation of the draft Scheme.

Chapter 4 Enhancement of Services

4.1 Existing Services

Services already available through Irish

The primary objective of the Act is to ensure better availability and a higher standard of public services through Irish. In this regard, as well as the current obligations the CBFSAI has under the Act, it also provides a number of additional services. These include:

1. A separate Irish language version of the following consumer publications:
 - Independent consumer guide to personal loans and credit,
 - Independent consumer guide to savings and investments,
 - Independent consumer guide to life insurance,
 - Independent consumer guide to home insurance guide,
 - Independent consumer guide to motor insurance,
 - Mortgages made easy.

Ní hamháin go bhfuil na leaganacha Gaeilge de na teoracha seo ar fáil go coitianta ach déantar iad a chur chun cinn go forghníomhach trí iad a dháileadh ar liosta postála lucht spéise Gaeilge lena n-áirítear:

- Leabharlanna i gceantair Gaeltachta,
- Eagraíochtaí Gaeilge,
- Oifigigh Forbartha Gaeilge in údaráis áitiúla,
- Comhlachtaí Stáit Gaeilge,
- Comhlachtaí Gaeilge maoinithe trí dheontais,
- Oifigí Chomhairle.

2. Comharthaíocht agus fógra fáilte san Ionad Faisnéise do Thomhaltóirí.
3. Eisítear iatáin dhátheangacha le boinn chuimhneacháin.
4. Eisítear leaganacha Gaeilge agus Béarla de leabhráin eolais agus bróisiúir maidir le gnéithe slándála nótaí bainc, don phobal agus do lámhseálaithe airgid.
5. Duillíní pá agus seiceanna dátheangacha a eisítear don fhoireann agus do phinsinéirí.
6. Leaganacha Gaeilge agus Béarla d'fhoirmeacha éagsúla a bhaineann le Fuascailt Bannaí.
7. An Timpeallacht Gheilleagrach san Fhaisnéis Ráithiúil. Foilsítear an leagan Gaeilge den nóta tráchta laistigh den phríomhfhoilseachán Béarla.
8. Ábhar oideachasúil. Tá cás-staidéar Gnó 2000 de chuid an Irish Times agus Pacáistí Eolais faoi Chobhsaíocht Praghsanna (lena n-áirítear fistéip, leabhráin do mhicléinn agus lámhleabhar do mhúinteoirí) ar fáil as Gaeilge agus as Béarla agus seoladh an leagan Gaeilge chuig gach gaelscoil den dara leibhéal.

Doiciméadú/seirbhísí nach bhfuil ar fáil trí Ghaeilge

Leanfar de bheith ag cur roinnt mhaith doiciméid ar fáil trí Bhéarla amháin. Orthu sin tá doiciméid de chineál speisialta nó teicniúil arna tháirgeadh ag an eagraíocht nach bhfuil ceaptha le haghaidh an phobail i gcoitinne nó atá dírithe den chuid is mó ar an tionscal.

Nóta

Cuirfear óráidí nó ráitis ar fáil sa teanga ina dtugtar iad.

4.2 Acmhainní Inmheánacha – Foirniú/Traenáil

Ag deireadh 2005, bhí 963 bhall foirne ag an BCÚSAE. Rinneadh suirbhé ar baill foirne lena fháil amach cad é an leibhéal Gaeilge a bhí ann ar fud na heagraíochta. Fuarthas neart freagraí agus léirigh an suirbhé go raibh spéis mhór ag baill foirne páirt a glacadh i gcúrsa oiliúna sa Ghaeilge agus go raibh líon beag den fhoireann (29) a mheas go raibh cumas 'maith' Gaeilge acu faoi láthair.

Déanfaidh an Roinn Acmhainní Daonna agus Pleanála gach iarracht chun cabhrú le baill foirne cur lena gcumas Gaeilge agus chuige sin:

- Cuirfear oiliúint sa Ghaeilge ar fáil mar is cuí. Sainithneoidh an Bhainistíocht Rannach sainriachtanais ghnó a mball foirne agus rachaidh sí i mbun idirchaidrimh leis an Roinn Acmhainní Daonna agus Pleanála chun cúrsaí a struchtúrú a dhéanfaidh freastal ar éileamh a gcustaiméirí ar sheirbhís trí Ghaeilge.

In addition to being available generally, the Irish versions of these guides are pro-actively promoted by distributing them to an Irish interest mailing list including the following:

- Libraries in Gaeltacht areas,
 - Irish language organisations,
 - Irish language development officers in local authorities,
 - Irish language state bodies,
 - Irish language grant funded bodies,
 - Comhairle offices.
2. Bilingual signage and notices in the Consumer Information centre.
 3. Bilingual insert cards are issued with collector coins.
 4. Information booklets and brochures in relation to security features of banknotes are issued to the public and to cash handlers in both Irish and English versions.
 5. Bilingual pay advices and cheques issued to staff and pensioners.
 6. Various forms in relation to Bond Redemption in both Irish and English versions.
 7. Quarterly Bulletin comment (An Timpeallacht Gheilleagrach). The Irish language version of the Comment is published within the main English publication.
 8. Educational material. The Irish Times Business 2000 case study and Price Stability Information Packs (including a video, student booklets and teacher's manual) are available in Irish as well as English and were sent to every second-level gaelscoil in Irish.

Documentation/services not available through Irish

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

Note

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

4.2 Internal Resources-Staffing/Training

At the end of 2005, the CBFSAI had 963 staff members. A survey of staff was undertaken to ascertain the level of Irish language capability throughout the organisation. The response to the survey was good and highlighted a strong interest among staff in taking part in Irish language training with a small number of staff (29) identifying themselves as currently having a 'good' level of spoken Irish.

The Human Resources and Planning Department will make every effort to assist in building the Irish language capability of staff and will:

- Provide Irish language training, as appropriate. Departmental management will identify the specific business needs of their staff and will liaise with the Human Resources and Planning Department in structuring courses, which will meet the demand of their customers for service in Irish.

- Tabharfar le tuiscint i bhfógraí d’earcaíocht sheachtrach agus i bhfógraí do chomórtais inmheánacha go nglacfar le hiarratais trí Ghaeilge i.e. beidh an líne seo a leanas mar chuid den fhógra:

‘Cuirfear fáilte roimh chomhfhreagras i nGaeilge’

- Cuirfear comhairle ar an bhfoireann, i rith an chláir ionduchtúcháin, maidir le dualgais na heagraíochta faoin Acht.

4.3 Feabhsú Seirbhísí atá le Soláthar go dátheangach

Tá an eagraíocht tiomanta do leibhéal na seirbhíse a sholáthraíonn sí faoi láthair trí Ghaeilge agus go dátheangach a chothabháil, agus ní hamháin sin ach fresin don leibhéal seirbhíse a sholáthraíonn sí don phobal i gcoitinne trí Ghaeilge agus go dátheangach a fheabhsú. Tá sé i gceist ag an BCÚSAE na seirbhísí breise seo a sholáthar, mar a leanas, le linn saoil na scéime faoi Alt 11 den Acht:

1. An chéad phointe teagmhála

- Beidh foireann an lasc-chláir agus na bhfáilteoirí sa Bhanc Ceannais, Sráid an Dáma agus in oifigí an Rialtóra Airgeadais, Faiche an Choláiste fíor-eolach ar na gnáthbheannaithe Gaeilge a úsáidtear le custaiméirí agus beidh socrúithe oiriúnacha curtha i bhfeidhm chun cur ar a gcumas custaiméirí a atreorú gan mhoill chuig pé oifig nó oifigeach atá freagrach as an tseirbhís ábhartha a chur ar fáil trí Ghaeilge.
- Beidh cainteoir Gaeilge ar fáil ar an líne chabhrach de thomhaltóirí de chuid an Rialtóra Airgeadais chun labhairt le daoine ar mian leo a ngnó a dhéanamh trí Ghaeilge.
- Beidh cainteoir Gaeilge ar fáil do dhaoine den phobal i gcoitinne ar mian leo a n-idirbhearta baincéireachta a dhéanamh trí Ghaeilge (e.g. nótaí bainc agus boinn Éireannacha a mhalartú ar euro) ag Seirbhís Airgeadóra an Bhainc Cheannais i Sráid an Dáma.
- Beidh faisnéis laethúil faoin ráta malairte coigríche ar fáil trí Ghaeilge ar an nguthán.

2. Doiciméid agus Foilseacháin

- Foilseofar 25% de na preasráitis go léir trí Ghaeilge agus trí Bhéarla.
- Beidh leabhrán nua corparáideach, dírithe ar an bpobal i gcoitinne agus ar scoileanna den dara leibhéal, agus aon leabhrán corparáideach amach anseo, ina mbeidh cur síos ar obair an BCÚSAE, ar fáil go dátheangach laistigh d’aon chlúdach amháin.
- Beidh leaganacha Gaeilge agus Béarla ar leithligh den Choimre Bliantúil de Staitisticí Eacnamaíochta na hÉireann ar fáil.
- Beidh eochairchaibidil achomair Gaeilge den Tuarascáil um Chobhsaíocht Airgeadais laistigh den phríomhfhoilseachán Béarla.

- External recruitment advertisements and internal competition notices will indicate, in Irish, that applications will be accepted in the Irish language i.e. the following line will be included;
‘Cuirfear fáilte roimh chomhfhreagras i nGaeilge’.
- Staff will be advised, during the induction programme, of the organisation’s obligations under the Act.

4.3 Enhancement of Services to be provided bilingually:

The organisation is committed not only to maintaining the level of service, which it currently provides through Irish and bilingually, but also to enhancing the level of service it provides to the general public through Irish and bilingually. The CBFSAI proposes to provide these additional services in the following way, within the lifetime of the Scheme under section 11 of the Act:

1. First point of contact

- Switchboard and receptionist staff in the Central Bank, Dame Street and the Financial Regulator, College Green will be familiar with basic greetings in Irish to customers 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.
- An Irish speaker will be available on the Financial Regulator consumer help-line to speak to people who wish to carry out their business through Irish.
- An Irish speaker will 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 Dame Street.
- Daily foreign exchange rate information will be available in Irish via telephone.

2. Documents and Publications

- 25 per cent of all press releases will be published in Irish as well as English.
- A new corporate booklet aimed at the general public and second-level schools describing the work of the CBFSAI and any future corporate booklets will be available bilingually within the one cover.
- The Annual Compendium of Irish Economic Statistics will be available in separate Irish and English versions.
- A key Irish language summary chapter of the Financial Stability Report will be included within the main English publication.

- Beidh leaganacha Gaeilge agus Béarla ar leithligh de na foilseacháin seo a leanas do thomhaltóirí ar fáil:
 - Pinsin – an scéal simplí
 - Coigiltí agus Infheistíochtaí – an scéal simplí
 - Árachas Mótair – an scéal simplí
 - Árachas Tí – an scéal simplí
 - Árachas Saoil – an scéal simplí
 - Iasachtaí Pearsanta – an scéal simplí
 - Cóid/Treoir do do Chearta
- Beidh leaganacha Gaeilge agus Béarla ar leithligh de Phóstaeir don Fheachtas Tomhaltóirí ar fáil

3. Foirmeacha Ordaithe

- Foirmeacha ordaithe do na boinn do bhailitheoirí agus do na foirne bonn go léir.
- Nótaí Dlí-thairgthe Puint Éireannacha/ foirm fuascailte.

Beidh leaganacha Gaeilge agus Béarla ar leithligh de na foirmeacha seo ar fáil. Beidh an dá leagan de na foirmeacha ordaithe do na boinn do bhailitheoirí agus do na foirne boinn go léir ar fáil ar láithreán gréasáin na heagraíochta agus i gcóip chrua. Beidh an dá leagan den fhoirm fuascailte do nótaí dlí-thairgthe puint Éireannacha ar fáil i gcóip chrua.

4. Cumarsáid Inmheánach agus Nósanna Imeachta

- Modúl ar fheasacht na Gaeilge mar chuid den chúrsa ionduchtúcháin a reachtáiltear do bhail foirne nua.
- Cuirfear oiliúint intí sa Ghaeilge ar fáil don fhoireann.
- Cuirfear eolas ar fáil do gach ball foirne roimh thús na scéime chun ár dtiomantais faoin Scéim a chur in iúl dóibh agus chun iad a spreagadh chun tacaíocht a thabhairt ina leith sin.
- Ailt rialta in iris thréimhsiúil na foirne ‘Newsleaf’.

5. Láithreán Gréasáin/R-phost

- Tá an eagraíocht ag coimisiúnú tuilleadh forbartha ar ár láithreán gréasáin do thomhaltóirí, www.itsyourmoney.ie agus beidh cumas dátheangach ionsuite san athfhorbairt phleanáilte seo, lena n-áirítear córais idirghníomhacha, agus é mar rún aici 30 faoin gcéad den ábhar iomlán a chur ar fáil trí Ghaeilge le linn saoil na Scéime.
- Beidh cumas dátheangach ionsuite freisin in aon fhorbairt a déanfar ar láithreán gréasáin nua nó in aon athfhorbairt ar láithreán gréasáin atá ann faoi láthair a úsáitear chun seirbhísí a sheachadadh don phobal i gcoitinne, lena n-áirítear córais idirghníomhacha.
- Cuirfear aon fhoilseacháin, preasráitis, foirmeacha agus bileoga eile arna dtáirgeadh go dátheangach ar fáil ar láithreán ghréasáin na n-eagraíochtaí.
- Séanadh ar gach r-phost amach le bheith foilsithe go dátheangach.

- The following consumer publications will be available in separate Irish and English versions:
 - Pensions made easy
 - Savings and investments made easy
 - Car insurance made easy
 - Home insurance made easy
 - Life insurance made easy
 - Personal loans made easy
 - Codes/your rights guide

- Consumer Campaign Posters will be available in separate Irish and English versions.

3. Order Forms

- Order forms for all collector coins and coin sets.
- Irish Pound Legal Tender Notes/ Redemption form.

These forms will be available in separate Irish and English versions. Both versions of the order forms for all collector coins and coin sets will be available on the organisation's website and in hard copy. Both versions of the Irish pound legal tender notes/redemption form will be available in hard copy.

4. Internal Communications and Procedures

- An Irish language awareness module will be contained within the induction course given to new staff.
- Irish language training to be provided to staff.
- Information will be provided to all staff in advance of the commencement of the Scheme to inform them of our commitments under the Scheme and to encourage their support in this regard.
- Regular Irish articles will be published in the quarterly staff magazine 'Newsleaf'.

5. Website/Emails

- The organisation is commissioning further development of our consumer website, www.itsyourmoney.ie and this planned re-development, including interactive systems will have a bilingual capability built in with the intention of providing 30 per cent of total content in the Irish language within the life of the Scheme.
- Any development of new websites or re-development of existing websites used to deliver services to the general public, including interactive systems, will also have a bilingual capability built in.
- Any other publications, press releases, forms and leaflets produced bilingually will be made available on the organisations' websites.
- The disclaimer on all outgoing emails will be published bilingually.

6. Córais ríomhaireachta

- Coimeádfar bunachar sonraí lárnach de théarmaíocht Gaeilge ar bun.
- Más gá, déanfar aon chórais nua bogearraí ríomhaireachta eile nó aon chórais atá ann faoi láthair a úsáitear chun seirbhísí a sheachadadh don phobal i gcoitinne a chur in oiriúint don Ghaeilge. I gcás córas atá ann faoi láthair déanfar é seo i dteannta le haon uasghrádú.

Nóta

Infhaighteacht seirbhísí Gaeilge a chur chun cinn go forghníomhach

Glacfaidh an BCÚSAE roinnt bearta chun tomhaltóirí a chur ar an eolas go forghníomhach go bhfuil seirbhísí as Gaeilge ar fáil laistigh den eagraíocht más mian leo a ngnó a dhéanamh trí mheán na Gaeilge e.g.

- Cuirfear in iúl go bhfuil cainteoir Gaeilge ar fáil ar an gcabhairlíne do thomhaltóirí tríd an teachtaireacht thaifeadta a chostar go huathoibríoch nuair a dhiallítear an uimhir a leasú agus trí fhógra a chur ar an suíomh idirlín chun na críche sin.
- Beidh an chomharthaíocht agus na fógraí san ionad faisnéise do thomhaltóirí dátheangach.
- Dáilfear leaganacha Gaeilge de threoracha faisnéise do thomhaltóirí orthu siúd atá ar liosta postála lucht spéise Gaeilge.
- Cuirfear leaganacha Gaeilge de leabhráin eolais agus bróisiúir maidir le gnéithe slándála nótaí bainc ar fáil do láimhseálaithe airgid agus don phobal.
- Dáilfear leabhrán corparáideach dátheangach ina bhfuil cur síos ar obair an BCÚSAE ar gach scoil den dara leibhéal.

Caibidil 5

Monatóireacht agus Athbhreithniú na Scéime

Mar chuid den mheasúnú leanúnach ar an scéim, déanfaidh an BCÚSAE monatóireacht ar líon iomlán na dtomhaltóirí/gcustaiméirí a d'iarr seirbhís trí Ghaeilge. Beidh an Roinn Rúnáíochta Ginearálta freagrach as feidhmiú na scéime agus beidh teagmháil leanúnach aici leis an mbainistíocht líne i ngach roinn ina leith sin.

Coinneoidh an Bord Bainistíochta Comhpháirteach bainistíocht éifeachtach na scéime faoi athbhreithniú.

6. Computer Systems

- A central database of Irish language terminology will be maintained.
- Any other new or existing computer software systems used to deliver services to the general public, will, if necessary, be made compatible with the Irish language. In the case of existing systems this will be in conjunction with any upgrade.

Note

Pro-active promotion of the availability of Irish services

The CBFSAI will take a number of steps to pro-actively make consumers aware that Irish services are available within the organisation if they wish to carry out their business through the medium of the Irish language e.g:

- The availability of an Irish speaker on the consumer help-line will be promoted by amending the recorded message automatically played when the number is dialled and by placing a notice on the website to that effect.
- Signage and notices in the consumer information centre will be bilingual.
- Irish versions of consumer information guides will be distributed to an Irish interest mailing list.
- Irish versions of information booklets and brochures on the security features of banknotes will be made available to cash handlers and the public.
- A bilingual corporate booklet describing the work of the CBFSAI will be distributed to all second level schools.

<p style="text-align: center;">Chapter 5 Monitoring and Review of Scheme</p>

As part of the ongoing evaluation of the Scheme, the CBFSAI will monitor the total number of consumers/customers who have requested a service through Irish. The General Secretariat Department will be responsible for the operation of the Scheme and will maintain ongoing contact with line management in each department in this regard.

The Joint Management Board will keep the effective management of the Scheme under review.

<p style="text-align: center;">Caibidil 6 Poibliú na Scéime</p>

Poibleofar ábhar na scéime seo, mar aon le tiomantais agus forálacha na scéime don phobal i gcoitinne trí

1. Preasráiteas
2. Láithreán Gréasáin
3. É a scaipeadh ar fhreagróirí an iarratais phoiblí ar aighneachtaí

Seoladh cóip den scéim chuig Oifig Choimisinéir na dTeangacha Oifigiúla cheana féin.

Chapter 6

Publicising of Scheme

The contents of this Scheme along with the commitments and provisions of the Scheme will be publicised to the general public by means of

1. Press Release
2. Website
3. Circulation to respondents to the public request for submissions

A copy of the Scheme has also been forwarded to Oifig Choimisinéir na dTeangacha Oifigiúla.