

Joint ESAs thematic repository of national financial education initiatives on digitalisation - with a specific focus on cybersecurity, scams and fraud

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19	EE 1	Estonia	Teachers' seminar
20	EE 2	Estonia	Family events
21	EE 3	Estonia	Educational website of Finantsinspektsioon minuraha.ee
22	ES 1	Spain	Finance management tools
23	ES 2	Spain	2019 Financial Education Day on digitalization
24	ES 3	Spain	Joint press statement by the National Securities Market Commission (CNMV) and the Banco de España on "cryptocurrencies" and 'initial coin offerings' (ICOs)


		Country	Initiative
25	ES 4	Spain	Publication of analytical articles on issues related to financial innovation
26	ES 5	Spain	FinTec: New ways of financing and making payments
27	ES 6	Spain	Online seminars and conferences on Financial digitalization and Internet fraud
28	ES 7	Spain	Action Plan against Financial Fraud
29	ES 8	Spain	Educational materials on fraud
30	ES 9	Spain	World Investor Week
31	ES 10	Spain	Bank Customer Portal – Blog on digitalization
32	ES 11	Spain	Bank Customer Portal – Blog on fraud and scams
33	ES 12	Spain	Publication of analytical articles on issues related to financial innovation
34	FI 1	Finland	FE website including information on scams, fraud and security of services (as well as other consumer protection topics)
35	FI 2	Finland	Consumer helpline
36	FI 3	Finland	Series of lectures for the consumers at the Bank of Finland Museum: https://www.rahamuseo.fi/en/
37	FR 1	France	FinQuiz
38	FR 2	France	AMF Protect Epargne
39	FR 3	France	“Let’s talk about scams “testimonial campaign
40	FR 4	France	Youtuber partnership
41	FR 5	France	Consumag
42	FR 6	France	“How to manage your savings and investments effectively” MOOC
43	FR 7	France	Credit card fraud: what precautions to take and how to react
44	FR 8	France	Podcast on the use of money for consumers
45	FR 9	France	New section on scam with a focus on cybersecurity on the website mesquestionsdargent.fr
46	FR 10	France	YouTube campaign against scams online and frauds on insurance and banking products
47	GR 1	Greece	Development of a National Strategy on Financial Literacy in Greece
48	GR 2	Greece	Introduction to EU and Greek capital markets regulation for judges in the Council of State
49	HR 1	Croatia	‘Novac za sutra’ (Money for tomorrow)
50	HR 2	Croatia	Consumers education and protection
51	HR 3	Croatia	National strategic framework for consumer financial literacy for the period from 2021 to 2026
52	HU 1	Hungary	Development of the ‘Financial Navigator’ information materials
53	HU 2	Hungary	Online warning for retail investors
54	IE 1	Ireland	Animated Explainer Series
55	IE 2	Ireland	Online Consumer Hub

		Country	Initiative
56	IE 3	Ireland	Explainer
57	IE 4	Ireland	Explainer - What are cryptocurrencies like bitcoin?
58	IT 1	Italy	Minor course on personal finance and financial digitalisation
59	IT 2	Italy	Finance goes on stage - Watch out for scams!
60	IT 3	Italy	App...RENDIMENTO, the CONSOB investgame
61	IT 4	Italy	Educational video-pills
62	IT 5	Italy	Financial education goes digital!
63	IT 6	Italy	I navigati: informati e sicuri (The Navigati Family: aware and safe)
64	IT 7	Italy	Prenditi cura dei tuoi soldi! ('Take care of your money!')
65	IT 8	Italy	Moneta e pagamenti. ('Money and payments')
66	IT 9	Italy	Occhio alle truffe ('Beware of frauds')
67	IT 10	Italy	I pagamenti nel commercio elettronico in parole semplici ("E-commerce payments – made easy")
68	IT 11	Italy	Assicurazioni false promosse via Internet (Fake policies promoted via the Internet)
69	IT 12	Italy	Cos'è il sinistro fantasma? (What is a "ghost accident"?)
70	IT 13	Italy	Contact Center Consumatori IVASS (IVASS Contact Center for Consumers)
71	IT 14	Italy	Publication of an updated list of fake insurance websites
72	IT 15	Italy	Training Course for Consumers' Associations
73	IT 16	Italy	Training Course for journalists
74	IT 17	Italy	Mese dell'educazione finanziaria (Financial Education Month)
75	IT 18	Italy	Training course for Athletes and Managers of the Italian Olympic Committee
76	LT 1	Lithuania	Personal finance guide
77	LU 1	Luxemburg	Ech kann dat och
78	LU 2	Luxemburg	Fraud prevention in a digital world
79	LV 1	Latvia	National financial literacy brand "Naudasprasme"
80	LV 2	Latvia	Interactive tools "Bank Compass" and "Insurance Compass"
81	LV 3	Latvia	Set of resources, e-learning tools and methods "Mana ekonomika" ("My economy")
82	MT 1	Malta	Digital Banking Awareness
83	MT 2	Malta	Consumer section of MFSA website
84	MT 3	Malta	Payment Accounts Fees Comparison Tool
85	NL 1	Netherlands	Communication/warning on FinTech related matters
86	PL 1	Poland	CEDUR (the Educational Centre for Market Participants)
87	PL 2	Poland	Warnings about phishing sites and methods used by cyber criminals
88	PL 3	Poland	Awareness-raising campaign on cyber fraud „Uwaga! Cyberoszust [Protect yourself from Fraud and Scams!]"

		Country	Initiative
89	PL 4	Poland	Awareness-raising campaign "Invest Knowledgeably!"
90	PL 5	Poland	Awareness-raising campaign "Investment notes – be aware of the risks!"
91	PL 6	Poland	Awareness-raising campaign "Crowdfunding"
92	PL 7	Poland	Awareness-raising campaign "Oczarowani" (Enchanted)
93	PL 8	Poland	Global Money Week (GMW)
94	PL 9	Poland	World Investor Week (WIW)
95	PT 1	Portugal	World Investor Week (WIW)
96	PT 2	Portugal	Plano Nacional de Formação Financeira (PNFF) - The National Plan for Financial Education
97	PT 3	Portugal	CMVM Website Investor Area
98	PT 4	Portugal	Brochures
99	PT 5	Portugal	Q&A
100	PT 6	Portugal	Warning notices and alerts of unauthorised activity
101	PT 7	Portugal	Fraud Prevention
102	PT 8	Portugal	Protocols with Universities (Academia)
103	PT 9	Portugal	Financial Innovation Area
104	PT 10	Portugal	Covid 19 – Guidelines for investors
105	PT 11	Portugal	ASF Customer website
106	PT 12	Portugal	Digital and social media campaigns
107	PT 13	Portugal	Podcast "Let's talk Insurance"
108	PT 14	Portugal	Consumer Academy
109	PT 15	Portugal	APP – My Insurance
110	PT 16	Portugal	Fraud prevention dedicated area on the Website of the National Plan for Financial Education
111	PT 17	Portugal	#toptip campaign on digital financial education
112	PT 18	Portugal	Online awareness campaigns on cybersecurity risks
113	PT 19	Portugal	Financial Education Workbook 4 – chapter on digital channels
114	PT 20	Portugal	Webinars on digital financial education and cybersecurity for teachers
115	PT 21	Portugal	Training on the safe use of digital channels and fraud prevention
116	PT 22	Portugal	Online debate "digital channels, real risks"
117	PT 23	Portugal	Fraud prevention and digital security dedicated area in the Bank Customer Website
118	PT 24	Portugal	Digital Financial Literacy Strategy for Portugal
119	SE 1	Sweden	New arrivals programme
120	SE 2	Sweden	Protect Your Financial Future
121	SE 3	Sweden	Secondary school programme
122	SE 4	Sweden	Seniors programme
123	SE 5	Sweden	University programme, understanding pensions


		Country	Initiative
124	SE 6	Sweden	Upper secondary school programme
125	SE 7	Sweden	First time parents
126	SE 8	Sweden	Teacher training (home and consumer studies)
127	SI 1	Slovenia	Brochures


GENERAL INFORMATION	
INITIATIVE ID	AT 1
COUNTRY	Austria 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Reden wir über Geld</u> Consumers receive answers to frequent financial questions in an understandable and target group-oriented manner to prevent financial scam. Aspects of basic financial topics are highlighted monthly to create awareness and the ability to spot financial fraudsters
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Financial Market Authority (banking, investment/securities and insurance/pension)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website
START DATE	15 January 2021
END DATE	Ongoing
OBJECTIVE	To enable, foster and strengthen personal responsibility and ownership of retail Investors and Consumers!
TARGET GROUP	Consumers in general, investors, retail investors, insurance clients
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Traditional media, social networks, newsletter, the promoter's partners' network
LANGUAGES	German, English
TYPE OF OUTPUT PRODUCED	Media (TV, radio, newspaper), online information, info-videos, leaflet, public warning
DIGITAL TOOLS & TECHNOLOGY USED	Website


GENERAL INFORMATION	
INITIATIVE ID	BE 1
COUNTRY	Belgium
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Test and videos relating to (online) fraud</u> The FSMA developed an online test in order to determine, based on nine questions, whether an offer may be an attempt at fraud. The test is supported by animation videos and testimonials that explain what fraud is and how to recognize it.
SUBJECT MATTER	Investment products/services; consumer behaviour (influences, choices, consequences).
MAIN ORGANISER	The Financial Services and Markets Authority (FSMA)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Online tool and videos.
START DATE	11 June 2021
END DATE	Ongoing
OBJECTIVE	Raising the awareness of a broad public about fraudulent practices.
TARGET GROUP	The general public
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A – Awaiting the results of a online campaign promoting this content
PROMOTION CHANNELS	Social networks, newsletter
LANGUAGES	Dutch and French
TYPE OF OUTPUT PRODUCED	Online tool and videos
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	BE 2
COUNTRY	Belgium 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Wikifin.be Wikifin.be is a portal that helps take financial decisions. It makes reliable and useful information available free of charge, independently of private financial players.
SUBJECT MATTER	This initiative covers all types of financial, insurance and pension instruments and products. The website contains specific pages and checklists on cybersecurity, fraud and swindles.
MAIN ORGANISER	The Financial Services and Markets Authority (FSMA)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website
START DATE	31 January 2013
END DATE	Ongoing
OBJECTIVE	Informing consumers and helping them with their questions about money.
TARGET GROUP	The general public
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	More than 14 million visits since the launch of the website.
PROMOTION CHANNELS	Traditional media (radio), newsletter, social networks
LANGUAGES	Dutch and French
TYPE OF OUTPUT PRODUCED	Website
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	BE 3
COUNTRY	Belgium 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Wikifin School Wikifin School offers a wide variety of free teaching material and training for teachers to support them in their financial education classes.
SUBJECT MATTER	This initiative covers all types of financial, insurance and pension instruments and products. There are specific teaching materials on cybersecurity, fraud and scams.
MAIN ORGANISER	The Financial Services and Markets Authority (FSMA)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Teaching materials, physical (training), digital tools (website and online tools), videos
START DATE	06 June 2014
END DATE	Ongoing
OBJECTIVE	Supporting teachers in their financial education classes
TARGET GROUP	Primary and secondary school teachers
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	> 10,000 teachers
PROMOTION CHANNELS	Newsletter, social networks and partners
LANGUAGES	Dutch and French
TYPE OF OUTPUT PRODUCED	Teaching material
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	BE 4
COUNTRY	Belgium 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Wikifin Lab The Wikifin Lab is an interactive financial education centre in which visitors experience various everyday financial situations.
SUBJECT MATTER	Banking, investment and insurance products/services; consumer behaviour (influences, choices, consequences)
MAIN ORGANISER	The Financial Services and Markets Authority (FSMA)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	An interactive centre
START DATE	30 September 2020
END DATE	Ongoing
OBJECTIVE	The Wikifin Lab invites visitors to sharpen their capacity for critical thinking by presenting them with personal and societal choices. It improves their knowledge and enhances their understanding of basic financial mechanisms, thereby enabling them to make better-informed choices in daily life. Thanks to this fun and educational immersive experience, visitors to the Wikifin Lab will be motivated to take charge of their personal finances.
TARGET GROUP	Students of secondary schools (12-18 year)
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	More than 10.000 pupils can visit the Wikifin Lab each year. Depending on the coronavirus measures in force, that capacity may be temporarily reduced.
PROMOTION CHANNELS	Newsletter, website, social networks, partners
LANGUAGES	Dutch and French; English version under construction
TYPE OF OUTPUT PRODUCED	An interactive centre
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	BG 1
COUNTRY	Bulgaria
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Educational program "Non-banking financial sector in Bulgaria" 2020</p> <p>In combination between theoretical and practical part, each day of the training is dedicated to one of the non-banking markets. The lecturers are experienced experts from the FSC and the business. The program included virtual visits to a pension insurance and insurance company, a financial group and the Bulgarian Stock Exchange. The participants had the opportunity to get acquainted in detail with the mission and activities of the Financial Supervision Commission in its role as a regulator of the non-banking financial sector.</p>
SUBJECT MATTER	Financial literacy and knowledge on the non-banking financial sector
MAIN ORGANISER	Financial Supervision Commission
CO-ORGANISER	Ministry of Education and Science and Atanas Burov Foundation
FEATURES AND CONTENT	
FORMAT	Webinars
START DATE	02, 09 and 16 October 2020
END DATE	02, 09, 16 October 2020
OBJECTIVE	Enhance financial competencies of the students and teachers
TARGET GROUP	Students and teachers from secondary schools of economics
LANGUAGES	Bulgarian
TYPE OF OUTPUT PRODUCED	Certificates for completed training
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	BG 2
COUNTRY	Bulgaria 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Educational program "Non-banking financial sector in Bulgaria" 2021</p> <p>The 19th edition of the educational program for a second year in a row was organised digitally through three webinars. The topics presented were regarding the insurance market, the social insurance market and the capital market. There were several new topics presented, namely Consumer Protection, Fintech Business Models and Cybersecurity and Cryptocurrencies. The practical part of the educational program was presented by a pension insurance company, an insurance company, the Bulgarian Stock Exchange and an investment intermediary.</p>
SUBJECT MATTER	Financial literacy and knowledge on the non-banking financial sector
MAIN ORGANISER	Financial Supervision Commission
CO-ORGANISER	Ministry of Education and Science and Atanas Burov Foundation
FEATURES AND CONTENT	
FORMAT	Webinars
START DATE	08, 15, 22 October 2021
END DATE	08, 15, 22 October 2021
OBJECTIVE	The aim of the educational program is to provide an excellent opportunity for career guidance in the field of non-banking financial sector, as well as to increase the knowledge and financial literacy.
TARGET GROUP	Students and teachers from secondary schools of economics
LANGUAGES	Bulgarian
TYPE OF OUTPUT PRODUCED	Certificates for completed training
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	BG 3
COUNTRY	Bulgaria
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>The website "Your finances"</p> <p>The website was created for the purpose of more accessible explanations for servicing the consumers of financial services, as well as their acquaintance with the main specifics in the three sectors of supervision carried out by the Bulgarian FSC. It describes in detail various financial products, divided thematically into insurance, pension insurance and investment. Information on consumer rights and advice that would be of interest to visitors on various cases has also been published. The materials have an educational focus, and for this purpose a test has been developed that takes into account the level of financial literacy, as well as a financial dictionary. In 2020, the information on the site was completely updated and up-to-date materials were published in order to better inform and protect the consumers of financial services.</p>
SUBJECT MATTER	Financial literacy and knowledge on the non-banking financial sector
MAIN ORGANISER	Financial Supervision Commission
FEATURES AND CONTENT	
FORMAT	Website
START DATE	Ongoing
END DATE	Ongoing
OBJECTIVE	The aim of the website is to increase the knowledge and financial literacy of the consumers of financial services and to protect them
TARGET GROUP	Consumers of financial services
LANGUAGES	Bulgarian
TYPE OF OUTPUT PRODUCED	N/A
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	CY 1
COUNTRY	Cyprus
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Creation of a dedicated section on CySEC website for FE</p> <p>The Cyprus Securities and Exchange Commission (CySEC), in order to contribute to the global drive to educate and protect investors, has created a dedicated section on its website for FE (https://www.cysec.gov.cy/investor-protection/financial-education/?lang=en-GB). The main aim of the FE section is to provide useful information and practical advice on key financial matters relating to investments, with emphasis on the risks lurking behind potential fraudulent investments and the red flags the public should watch out for in order to identify and avoid possible scams. Furthermore, the FE sections includes information that aim to help investors improve their understanding of financial products, concepts and risks, become more aware of financial risks particularly with reference to fraud, providing information on how to file a complaint and where to go for help, and to better understand the need and urgency to improve their financial well-being.</p>
SUBJECT MATTER	Dedicated section on CySEC website for financial education
MAIN ORGANISER	Cyprus Securities and Exchange Commission
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Online informative section for the public
START DATE	04 October 2021
END DATE	Ongoing
OBJECTIVE	The prime target is to raise awareness among investors, but also to inform and educate the broader public
TARGET GROUP	Investors and the broader public
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Traditional media, social networks, NCA website
LANGUAGES	Greek and English
TYPE OF OUTPUT PRODUCED	Educational and informative material
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	CY 2
COUNTRY	Cyprus
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Online Investor Guide: How to avoid Investment Scams</p> <p>Cyprus Securities and Exchange Commission How to Avoid Investment Scams (cysec.gov.cy). The Cyprus Securities and Exchange Commission (CySEC), in order to contribute to the global drive to educate and protect investors, has published on the dedicated section on its website for FE (https://www.cysec.gov.cy/investor-protection/financial-education/?lang=en-GB) an online Guide for investors. The main aim of the Guide is to provide useful information and practical advice on the risks lurking behind potential fraudulent investments and the red flags the public should watch out for in order to identify and avoid possible scams.</p>
SUBJECT MATTER	Online Investor Guide: How to Avoid Investment Scams
MAIN ORGANISER	Cyprus Securities and Exchange Commission
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Online informative guide for the public
START DATE	04 October 2021
END DATE	Ongoing
OBJECTIVE	The prime target is to raise awareness among investors, but also to inform and educate the broader public, about the various risks involved by possible scams.
TARGET GROUP	Investors and the broader public
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Traditional media, social networks, NCA website
LANGUAGES	Greek and English
TYPE OF OUTPUT PRODUCED	Educational and informative material
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	CY 3
COUNTRY	Cyprus
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Establishment of an Ad-hoc Committee to design the National Strategy to promote financial literacy and education in Cyprus</p> <p>In the scope of the constantly changing economic sector environment, financial literacy and education is of vital importance more than ever before. In order to tackle these issues, an Ad Hoc committee was established with the aim to carve out a National Strategy to promote and achieve financial literacy and education in Cyprus. The initiative includes, among other, the introduction of basic finance courses at schools in order to enhance financial competencies.</p>
SUBJECT MATTER	Financial literacy and education.
MAIN ORGANISER	Joint initiative by Central Bank, Ministry of Finance, Ministry of Education, the Cyprus Securities and Exchange Commission, the University of Cyprus, and the Cyprus University of Technology
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Design of a national strategy for the promotion of financial literacy in Cyprus
START DATE	December 2020
END DATE	Ongoing
OBJECTIVE	To design a comprehensive national strategy to promote financial literacy in Cyprus, with emphasis to provide Cypriots from a young age financial education useful for their future development into economically active citizens, while also promoting lifelong learning in key financial knowledge.
TARGET GROUP	Students, everyone
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Traditional media, social networks
LANGUAGES	Greek, and also available in English
TYPE OF OUTPUT PRODUCED	National Strategy, various infrastructures and programs, educational material, and other
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	DE 1
COUNTRY	Germany 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Online seminars (digital meet-ups) for elderly consumers on different subjects concerning banking, investing and insurance</p> <p>Practical everyday information for consumers on questions related to banking products and services (e.g. the particularities of payment transactions abroad and the effects of digitalisation on everyday banking)</p>
SUBJECT MATTER	Banking products/services, insurance products/services
MAIN ORGANISER	These online seminars are an initiative of and organised by Digital Kompass , a joint project between the German National Association of Senior Citizens' Organisations (Bundesarbeitsgemeinschaft der Seniorenorganisationen – BAGSO) and the non-profit association Deutschland sicher im Netz e.V., German Federal Financial Supervisory Authority (BaFin)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools https://www.bafin.de/dok/13137530 https://www.bafin.de/dok/14896510 https://www.bafin.de/dok/15951730
START DATE	25 September 2019
END DATE	Ongoing
OBJECTIVE	Practical guidance concerning products and services related to banking, investing and insurance for elderly consumers in a tailor-made way
TARGET GROUP	Elderly people
PROMOTION CHANNELS	The co-organisers network
LANGUAGES	German
TYPE OF OUTPUT PRODUCED	Presentations and oral information (answers to several questions given during the seminars). The presentations are available on BaFin's website for further use
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	DE 2
COUNTRY	Germany 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Supervision and police warn of fraudulent international online trading platforms</p> <p>BaFin, the Federal Criminal Police Office (BKA) and the State Criminal Police Office warn consumers about the dangers of online trading in certain speculative financial instruments. These include, for example, financial contracts for difference (CFDs) and binary options on commodities, stocks, indices as well as currencies and cryptocurrencies.</p> <p>https://www.bafin.de/dok/11771594 https://www.bafin.de/dok/14064370</p>
SUBJECT MATTER	investment products/services
MAIN ORGANISER	Joint initiative from the German Federal Financial Supervisory Authority (BaFin) and the Federal Criminal Police Office and State Criminal Police Office
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website
START DATE	04 December 2018
END DATE	Ongoing
OBJECTIVE	Warning consumers
TARGET GROUP	Consumers in general
PROMOTION CHANNELS	Newsletter
LANGUAGES	German
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	DE 3
COUNTRY	Germany 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>General warnings regarding crypto assets</p> <p>BaFin points for example out that the acquisition of coins - also known as tokens depending on the design - as part of so-called Initial Coin Offerings (ICOs) entails considerable risks for investors. ICOs are highly speculative investments. Investors should be prepared for the fact that a total loss of their investment is possible.</p> <p> www.bafin.de/dok/15309256 www.bafin.de/dok/10181964 www.bafin.de/dok/14722644 www.bafin.de/dok/12079002 www.bafin.de/dok/10181896 </p>
SUBJECT MATTER	investment products/services
MAIN ORGANISER	German Federal Financial Supervisory Authority (BaFin)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website
START DATE	15 November 2017
END DATE	Ongoing
OBJECTIVE	Warning consumers
TARGET GROUP	Consumers in general
PROMOTION CHANNELS	Newsletter
LANGUAGES	German
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	DE 4
COUNTRY	Germany 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Topic FinTech: company start-ups and FinTech companies (part of the initiative BaFin website with consumer information on banking products, insurance products and securities)
SUBJECT MATTER	Basic information on the definition of FinTechs (i.e. alternative payment methods, block chain technology, virtual currencies) their business models and authorisation requirements provided in the consumer section of the website of the German Federal Financial Supervisory Authority (BaFin) https://www.bafin.de/dok/8894774 https://www.bafin.de/dok/8054672
MAIN ORGANISER	German Federal Financial Supervisory Authority (BaFin)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	Article published on BaFin's website in 2017, several new publications in 2019
END DATE	Ongoing
OBJECTIVE	The objective is to give consumers a brief overview of FinTech terminology, the services provided by FinTech companies and the business models.
TARGET GROUP	Consumers in general
LANGUAGES	German, English
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	DK 1
COUNTRY	Denmark 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>General warnings regarding crypto currency</p> <p>The Danish FSA do not advice consumers to invest in crypto assets. On their consumer website www.raadtilpenge.dk is given good advice if you are thinking about investing in crypto currency</p> <p>https://www.raadtilpenge.dk/Gode-raad/investeringer/Fem-raad-om-investering-i-kryptovaluta</p>
SUBJECT MATTER	Investment products/services
MAIN ORGANISER	Danish Financial Supervisory Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website
START DATE	October 2021
END DATE	Ongoing
OBJECTIVE	Warning and helping consumers
TARGET GROUP	Consumers in general
PROMOTION CHANNELS	Website, Facebook, Instagram
LANGUAGES	Danish
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	Used Facebook and Instagram to communicate the advice


GENERAL INFORMATION	
INITIATIVE ID	DK 2
COUNTRY	Denmark 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Advice on how to avoid digital scam On the Danish FSA consumer website www.raadtilpenge.dk is provided good advice to the consumers on how to avoid digital scam and phishing https://www.raadtilpenge.dk/Blog/2020/Phishing-og-fupemail
SUBJECT MATTER	Digital scam/phishing/fake investments
MAIN ORGANISER	Danish Financial Supervisory Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website
START DATE	March 2020
END DATE	Ongoing
OBJECTIVE	Warning and helping consumers
TARGET GROUP	Consumers in general
PROMOTION CHANNELS	Website, Facebook, Instagram
LANGUAGES	Danish
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	Used Facebook and Instagram to communicate the advice


GENERAL INFORMATION	
INITIATIVE ID	DK 3
COUNTRY	Denmark 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Safe digital everyday</p> <p>The Agency for Digitisation and The Danish Business Authority have developed the website www.sikkerdigital.dk which is aimed at citizens, companies, and authorities. There are information and advice to citizens about safe digital behaviour, digital fraud, cybersecurity, and scams</p> <p>https://sikkerdigital.dk/borger</p>
SUBJECT MATTER	Digital behaviour/digital fraud/cybersecurity/scam
MAIN ORGANISER	The Agency for Digitisation and The Danish Business Authority
CO-ORGANISER	The Danish Data Protection Agency, The Danish Crime Prevention Council, Danish Police, The Danish Consumer Council, Centre for Cybersecurity, Danish Security and Intelligence Service, Local Government Denmark, The Danish Competition and Consumer Authority, Danish Regions
FEATURES AND CONTENT	
FORMAT	Website
START DATE	November 2018
END DATE	Ongoing
OBJECTIVE	Warning and helping consumers
TARGET GROUP	Consumers in general
PROMOTION CHANNELS	Website
LANGUAGES	Danish
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	EE 1
COUNTRY	Estonia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Teachers' seminar</p> <p>Finantsinspektsioon organizes a seminar for economics and social studies teachers together with Estonian central bank twice a year, where an overview of economics is given and topics related to economics and / or banking that are currently on the agenda or of interest to teachers are introduced.</p>
SUBJECT MATTER	All type of financial subject-matter
MAIN ORGANISER	Joint initiative between Finantsinspektsioon and Eesti Pank
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical (seminar) and digital (YouTube link)
START DATE	Spring and Autumn 2018, Spring and Autumn 2019
END DATE	Ongoing
OBJECTIVE	To offer students the best possible financial education through the teachers around the country
TARGET GROUP	Students
LANGUAGES	Estonian and Russian
TYPE OF OUTPUT PRODUCED	Financial education at schools
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	EE 2
COUNTRY	Estonia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Events for families Finantsinspektsioon organizes an event for families together with Estonian central bank twice a year, where topics related to economics and / or banking that are currently on the agenda or of interest to the public are introduced.
SUBJECT MATTER	All type of financial subject-matter
MAIN ORGANISER	Finantsinspektsioon and Eesti Pank
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...). Programme includes activities for children of different age and their parents.
START DATE	Spring and autumn (2018 and 2019)
END DATE	Ongoing
OBJECTIVE	Enhance financial competencies of children and adults.
TARGET GROUP	Families
LANGUAGES	Estonian
TYPE OF OUTPUT PRODUCED	Educational material
DIGITAL TOOLS & TECHNOLOGY USED	N/A

GENERAL INFORMATION	
INITIATIVE ID	EE 3
COUNTRY	Estonia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Educational website of Finantsinspeksioon minuraha.ee Minuraha.ee website includes information about the main financial services and the risks.
SUBJECT MATTER	All type of financial subject-matter
MAIN ORGANISER	Finantsinspeksioon
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website includes texts, videos, educational material etc
START DATE	Ongoing
END DATE	Ongoing
OBJECTIVE	Enhance financial competencies of the public
TARGET GROUP	Students, teachers, adults
LANGUAGES	Estonian and Russian
TYPE OF OUTPUT PRODUCED	Educational material
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	ES 1
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Finance management tools</p> <p>The ‘finanzas para todos’ website offers a set of digital finance management tools for budgeting, saving, indebtedness, retirement, prioritize goals and help making financial decisions.</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Joint initiative between Banco de España and the National Securities Market Commission
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	Since 2008
END DATE	Ongoing
OBJECTIVE	To foster better finance management among citizens
TARGET GROUP	Consumers in general
LANGUAGES	Spanish
TYPE OF OUTPUT PRODUCED	Simulators, calculators and games
DIGITAL TOOLS & TECHNOLOGY USED	N/A

GENERAL INFORMATION	
INITIATIVE ID	ES 2
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>2019 Financial Education Day on digitalization</u></p> <p>A wide range of activities are organized on this day and the following days across Spain. Each year, the day is dedicated to a specific topic or social group according to its relevance. The 2019 Financial Education Day was dedicated to financial digitalization, with the slogan ‘Connected to digitalization’</p>
SUBJECT MATTER	All type of financial subject-matter
MAIN ORGANISER	Joint initiative between Banco de España and the National Securities Market Commission (CNMV)
CO-ORGANISER	Members of the financial education plan’s partner network
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conference). A wide and diverse range of events, from seminars and roundtables to radio programmes, digital app and games
START DATE	Every first Monday of October since 2015
END DATE	Ongoing
OBJECTIVE	To make people realise the importance of finance in their lives
TARGET GROUP	Consumers in general. The activities are aimed at the general public or at specific groups (for instance elementary, high school and university students, small and medium sized businesses entrepreneurs, or people with disabilities)
LANGUAGES	Spanish
TYPE OF OUTPUT PRODUCED	Online workshops, courses and seminars. Promotion in social networks (Facebook, Twitter, Youtube...)
DIGITAL TOOLS & TECHNOLOGY USED	Online workshops, courses and seminars. Promotion in social networks (Facebook, Twitter, Youtube...)


GENERAL INFORMATION	
INITIATIVE ID	ES 3
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Joint press statement by the CNMV and the Banco de España on 'cryptocurrencies' and 'initial coin offerings'</u></p> <p>The initiative aimed at warning consumers of the risks assumed in buying the so-called 'virtual currencies'</p>
SUBJECT MATTER	Cryptocurrencies and initial coins offerings
MAIN ORGANISER	Joint initiative by Banco de España and the National Securities Market Commission (CNMV)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	08 February 2018
END DATE	08 February 2018
OBJECTIVE	Given the hype in the crypto-asset market, it was decided that consumers should be warned of the high risk assumed in buying the so-called 'virtual currencies', noting that as yet, no crypto-currency issue or initial coins offering has been registered, authorised or verified by any supervisory agencies in Spain
TARGET GROUP	Consumers in general
LANGUAGES	Spanish, English
TYPE OF OUTPUT PRODUCED	Public warning
DIGITAL TOOLS & TECHNOLOGY USED	Content published on the Banco de España and CNMV websites


GENERAL INFORMATION	
INITIATIVE ID	ES 4
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Publication of analytical articles on issues related to financial innovation</p> <ul style="list-style-type: none"> (i) Bitcoin: a solution for payment systems or a solution in search of a problem ? (ii) The growth of the FinTech industry in China: a singular case (iii) Distributed ledger technology (DLT): introduction (iv) Artificial intelligence in financial services
SUBJECT MATTER	The articles cover very diverse topics: bitcoin, the Fintech industry, Distributed Ledger Technology and artificial intelligence.
MAIN ORGANISER	Central bank or Competent authority (banking, securities and/or insurance)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	16 October 2018
END DATE	29 March 2019
OBJECTIVE	The aim is to describe in lay terms the main characteristics of different financial innovations
TARGET GROUP	Consumers in general
LANGUAGES	Spanish, English
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	ES 5
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	FinTech: new ways of financing and making payments In the framework of a specialised seminar on FinTech addressed to students of economics a presentation will be delivered on distributed ledger technology (DLT), artificial intelligence (AI) and bitcoin.
SUBJECT MATTER	DLT, AI and bitcoin
MAIN ORGANISER	Economics School of Albacete, University of Castilla-La Mancha
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...)
START DATE	08 November 2019
END DATE	08 November 2019
OBJECTIVE	Offer a global vision of the FinTech sector, new technologies and use cases for the financial sector
TARGET GROUP	University students
LANGUAGES	Spanish
TYPE OF OUTPUT PRODUCED	No public output produced
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	ES 6
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Online seminars and conferences on Financial digitalization and Internet fraud link to the memory of activities 2020</p> <p>Members of the financial education plan’s partner network have developed several online seminars and conferences within the framework of the Financial Education Plan, on topics like Financial digitalization and Internet fraud, throughout 2020</p>
SUBJECT MATTER	Financial digitalization, internet fraud
MAIN ORGANISER	Banco de España CNMV and Members of the financial education plan’s partner network .
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Online seminars and conferences
START DATE	January 2020
END DATE	December 2020
OBJECTIVE	To foster financial education
TARGET GROUP	Consumers in general
LANGUAGES	Spanish
TYPE OF OUTPUT PRODUCED	10 seminars on Financial digitalization and 8 seminars on Internet fraud
DIGITAL TOOLS & TECHNOLOGY USED	Online workshops, courses and seminars

GENERAL INFORMATION	
INITIATIVE ID	ES 7
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Action Plan against Financial Fraud (PAFF)</p> <p>The Plan's objective is to detect financial fraud, particularly that derived from new consumer and investment practices relating to the heavy use of technology (which increased during the pandemic), the influence of social media and the popularity of the markets</p>
SUBJECT MATTER	Banking and investment products/services
MAIN ORGANISER	CNMV. Joint initiative between private sector and public administration
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	The plan will focus on four areas: to adapt the legislative framework to strengthen fraud reporting mechanisms, to develop collaboration between public administration and private entities, to launch awareness campaigns about financial fraud, to boost financial education and to implement a technological framework in order to verify securely registered entities
START DATE	September 2021
END DATE	Ongoing
OBJECTIVE	(i) To improve financial fraud detection by developing early warnings and preventative actions, and enhancing current inter-administrative cooperation, (ii) to intensify the spread of these warnings, increasing their visibility so they reach the target audience with greater impact, (iii) to step up the fight against fraud through a shared effort to advance the human and technical resources of the public sector and the judicial system and (iv) to empower citizens to detect suspicious investment offers through financial education and public awareness campaigns
TARGET GROUP	General population
LANGUAGES	Spanish
TYPE OF OUTPUT PRODUCED	Warnings, educational resources, awareness campaigns
DIGITAL TOOLS & TECHNOLOGY USED	Under development

GENERAL INFORMATION	
INITIATIVE ID	ES 8
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Educational materials on fraud The aim of these materials is to raise awareness within the general population in order to detect financial fraud
SUBJECT MATTER	Banking and investment products/services
MAIN ORGANISER	CNMV
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Warnings regarding new IT strategies used by scammers. Warnings regarding recovery room scams. Warnings regarding margin accounts linked to training courses. CNMV warnings regarding unauthorised institutions. Published lists of "other entities", lacking any type of authorization, which may be providing financial services Video warning about financial scams Podcast on financial scams. Infographic on financial scams. Social media posts warning about financial scams and fraud
START DATE	2021
END DATE	Ongoing
OBJECTIVE	(i) To improve financial fraud detection, (ii) to intensify the spread of warnings, increasing their visibility so they reach the target audience with greater impact, (iii) to empower citizens to detect suspicious investment offers through financial education and public awareness campaigns
TARGET GROUP	General population
LANGUAGES	Spanish
TYPE OF OUTPUT PRODUCED	Warnings, educational resources, awareness campaigns
DIGITAL TOOLS & TECHNOLOGY USED	Content published on the CNMV website

GENERAL INFORMATION	
INITIATIVE ID	ES 9
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>IOSCO World Investor Week campaign of 2021</p> <p>The IOSCO World Investor Week (WIW) campaign has been designed to raise awareness about the importance of investor education and protection, and foster learning opportunities for investors. Also, it is intended to strengthen collaboration within IOSCO members, including by building a network of offices of investor education to implement a global event, allowing IOSCO members to focus on different themes at each edition. The two themes of the campaign in 2021 were sustainable finance, and frauds and scams prevention.</p>
SUBJECT MATTER	Banking and investment products/services.
MAIN ORGANISER	The International Organization of Securities Commissions (IOSCO)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	The CNMV held the WIW during the week of October 18-24. For that week, a campaign was carried out on the social networks of the CNMV and Finanzas para Todos, focused on warnings to prevent financial fraud
START DATE	18 October 2021
END DATE	24 October 2021
OBJECTIVE	To empower citizens to detect suspicious investment offers through financial education and public awareness campaigns
TARGET GROUP	General population
LANGUAGES	Spanish
TYPE OF OUTPUT PRODUCED	Messages on social networks
DIGITAL TOOLS & TECHNOLOGY USED	Promotion in social networks (Twitter, Youtube..) and content published on the CNMV website


GENERAL INFORMATION	
INITIATIVE ID	ES 10
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Bank Customer Portal - Blog on digitalization</u> The Bank Customer Portal has introduced a blog section with blogposts about banking issues that are of great interest to the general public
SUBJECT MATTER	Banking products/services All types of banking issues on digitalization: electronic contracts, authenticity of banking operations, electronic payments, electronic codes, the sandbox and digital transformation of the economy, DLT in our finances, virtual currencies, prepaid cards and new payment services
MAIN ORGANISER	Banco de España
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	October 2019
END DATE	Ongoing
OBJECTIVE	To inform citizens about banking issues and news on digitalization in an easily understandable and attractive way
TARGET GROUP	Consumers in general
LANGUAGES	Spanish, English
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	Content published on the Banco de España website

GENERAL INFORMATION	
INITIATIVE ID	ES 11
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Bank Customer Portal - Blog on fraud and scams and video</u> The Bank Customer Portal has introduced a blog section with blogposts about banking issues that are of great interest to the general public
SUBJECT MATTER	Banking products/services All types of banking issues on internet fraud: basic rules to prevent cybercrime, IT technician fraud, phishing, vishing, how to protect your mobile phone against a duplicate SIM card, the CEO scam, skimming, scams on second-hand shopping platforms and bizum scams
MAIN ORGANISER	Banco de España
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	July 2019
END DATE	Ongoing
OBJECTIVE	To inform citizens about banking issues and news on internet fraud in an easily understandable and attractive way
TARGET GROUP	Consumers in general
LANGUAGES	Spanish, English
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	Content published on the Banco de España website


GENERAL INFORMATION	
INITIATIVE ID	ES 12
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Publication of analytical articles on issues related to financial innovation</p> <p>Innovation facilitators: innovation hub and sandbox (controlled testing environment)</p>
SUBJECT MATTER	The aim is to describe innovation facilitators, sandbox, and CNMV's innovation hub (Fintech Portal)
MAIN ORGANISER	CNMV
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website
START DATE	Quarter IV 2020
END DATE	Quarter IV 2020
OBJECTIVE	This article looks at the two main innovation facilitators used by the competent authorities of several countries. Firstly, innovation hubs. The second instrument is the sandbox (or controlled testing environment), which involves the creation of special regimes for projects that meet certain criteria
TARGET GROUP	Consumers in general/investors/professionals
LANGUAGES	Spanish, English
TYPE OF OUTPUT PRODUCED	Online article
DIGITAL TOOLS & TECHNOLOGY USED	N/A

GENERAL INFORMATION	
INITIATIVE ID	FI 1
COUNTRY	Finland
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>FE website including information on scams, fraud and security of services</u> (as well as other consumer protection topics)
SUBJECT MATTER	The website covers services and products of all financial sectors (banking, insurance, securities). The website includes practical information on e.g. the possibility of scams and fraud, how to detect them and what actions to take if a customer suspects a fraud or scam.
MAIN ORGANISER	Finnish Financial Supervisory Authority (FIN-FSA)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website
START DATE	15 November 2010
END DATE	Ongoing
OBJECTIVE	To provide information to customers on risks related to financial services, unauthorised service providers as well as the risks of fraud and scam
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Partly social media
LANGUAGES	Finnish, Swedish, English
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	FI 2
COUNTRY	Finland
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Consumer helpline</u>
SUBJECT MATTER	The consumer helpline covers all financial sectors (banking, insurance, securities). Information about the helpline can be found on FIN-FSA website
MAIN ORGANISER	Finnish Financial Supervisory Authority (FIN-FSA)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Phone (or email)
START DATE	01 November 2011
END DATE	Ongoing
OBJECTIVE	To provide advice and information to financial services customers e.g. on the business practices expected of those operating in the financial market. Consumers are also given advice in relation to potential scam or fraud
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	FIN-FSA website
LANGUAGES	Finnish, Swedish, English
TYPE OF OUTPUT PRODUCED	N/A
DIGITAL TOOLS & TECHNOLOGY USED	N/A

GENERAL INFORMATION	
INITIATIVE ID	FI 3
COUNTRY	Finland
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Series of lectures for the consumers at the Bank of Finland Museum:</u>
SUBJECT MATTER	The Bank of Finland Museum organises events for the public regarding various themes relating to current topics in the financial sector and its functioning (including cybersecurity, scam and fraud). Presentations at the events are given by experts from the Bank of Finland and the FIN-FSA. The events are since 2020 held online and before that in the premises of the Museum.
MAIN ORGANISER	Bank of Finland
CO-ORGANISER	Finnish Financial Supervisory Authority (FIN-FSA)
FEATURES AND CONTENT	
FORMAT	Online (or physical) events for the public on relevant topics. The presentations can be found online also after the events
START DATE	2004
END DATE	Ongoing
OBJECTIVE	The aim of these events is to foster financial literacy and awareness of the financial markets and to further dialogue with the general public. The events also provide information to customers on risks related financial services, unauthorised service providers as well as the risks of fraud and scam
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Traditional media, social media
LANGUAGES	Finnish (mainly), Swedish, English
TYPE OF OUTPUT PRODUCED	Events, online information
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	FR 1
COUNTRY	France
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>FinQuiz</u>
SUBJECT MATTER	Mobile application aiming at testing and developing retail investors' financial knowledge
MAIN ORGANISER	Investment products/services (all type)
CO-ORGANISER	Autorité des Marchés Financiers
	N/A
FEATURES AND CONTENT	
FORMAT	Mobile application available for free on App Store & Google Play
START DATE	27 September 2017
END DATE	Ongoing
OBJECTIVE	To improve investor education: <ul style="list-style-type: none"> - by developing their knowledge on savings, investments, and the functioning of stock markets - by learning how to avoid pitfalls and spot scams - In order to improve their capability to make good financial decisions, in their interest
TARGET GROUP	Retail investors and savers
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	20 000 > 25 000 (November 2021)
PROMOTION CHANNELS	Promotion of this App through social media, the display of ads, the AMF's newsletters and website
LANGUAGES	French
TYPE OF OUTPUT PRODUCED	Educational material (games)
DIGITAL TOOLS & TECHNOLOGY USED	Mobile application

GENERAL INFORMATION	
INITIATIVE ID	FR 2
COUNTRY	France 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	AMF Protect Epargne
SUBJECT MATTER	Mobile and desktop application that helps to avoid investment scams
MAIN ORGANISER	Investment products/services (all type)
CO-ORGANISER	Autorité des Marchés Financiers
	N/A
FEATURES AND CONTENT	
FORMAT	A free progressive web app available on mobile and desktop. For iPhone a specific App is available for free on App store.
START DATE	01 October 2019
END DATE	Ongoing
OBJECTIVE	To prevent scams by : <ul style="list-style-type: none"> - identifying an unauthorised investment company in the AMF's black list - determining in a few clicks the potential risk of a scam of an investment offer (with 6 questions on this offer) - being kept informed of the AMF's warnings - getting in touch with the AMF helpline Epargne Info Service
TARGET GROUP	Retail investors and savers
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	2 700 on iOS / 70 000 on internet (Nov 2021)
PROMOTION CHANNELS	Promotion of this app through social media, display of ads, and the AMF's newsletters and website
LANGUAGES	French
TYPE OF OUTPUT PRODUCED	Public warning
DIGITAL TOOLS & TECHNOLOGY USED	Web App: App on mobile but also website

GENERAL INFORMATION	
INITIATIVE ID	FR 3
COUNTRY	France 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	“Let’s talk about scams” testimonial campaign
SUBJECT MATTER	Investment products/services (all types)
MAIN ORGANISER	Autorité des marchés financiers
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Videos for social media
START DATE	17 September 2019
END DATE	Ongoing
OBJECTIVE	To prevent scams, to show that “it doesn’t only happen to others”, and to promote red flags. The testimonial format allows consumers to feel personally concerned.
TARGET GROUP	Retail investors and savers
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	2 M impressions between September and December 2019
PROMOTION CHANNELS	Promotion of these videos through a social media sponsoring campaign (Youtube and Facebook)
LANGUAGES	French
TYPE OF OUTPUT PRODUCED	Educational material (videos)
DIGITAL TOOLS & TECHNOLOGY USED	Videos

GENERAL INFORMATION	
INITIATIVE ID	FR 4
COUNTRY	France 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Youtuber partnership
SUBJECT MATTER	Investment products/services (crypto assets)
MAIN ORGANISER	Autorité des marchés financiers with Heu?reka Youtuber
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	YouTube video
START DATE	04 October 2018
END DATE	The video is still online but needs to be updated because of the PSAN regime (ie. the evolution of the regulation on crypto-assets services in France with the digital asset service provider regime created under the PACTE Law)
OBJECTIVE	<ul style="list-style-type: none"> - To reach out to the public who are not familiar with the AMF and its activities - To inform the general public on investing in crypto assets, in particular on the risks involved
TARGET GROUP	Retail investors
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	65 000 views
PROMOTION CHANNELS	Youtube
LANGUAGES	French
TYPE OF OUTPUT PRODUCED	Educational material (videos)
DIGITAL TOOLS & TECHNOLOGY USED	Video


GENERAL INFORMATION	
INITIATIVE ID	FR 5
COUNTRY	France 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Consumag
SUBJECT MATTER	Investment products/services (all type)
MAIN ORGANISER	Autorité des Marchés Financiers with Institut national de la consommation (National Institute for Consumer Affairs, a public body)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Short TV program (2 minutes) : 5 programs each year, one of which on scams
START DATE	2012
END DATE	Ongoing
OBJECTIVE	<ul style="list-style-type: none"> - To reach out to a very large audience on TV - To convey messages to help people invest wisely and avoid scams
TARGET GROUP	Retail investors and consumers
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	About 2 million viewers per program
PROMOTION CHANNELS	Beyond TV, promotion of these videos through social media, newsletter and the AMF and INC's website
LANGUAGES	French
TYPE OF OUTPUT PRODUCED	Educational material (TV spots)
DIGITAL TOOLS & TECHNOLOGY USED	TV programs

GENERAL INFORMATION	
INITIATIVE ID	FR 6
COUNTRY	France 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>“How to manage your savings and investments effectively”</u> MOOC (massive open online course)
SUBJECT MATTER	Investment products/services (all type)
MAIN ORGANISER	Autorité des marchés financiers with Institut national de la consommation (National Institute for Consumer Affairs, a public body)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	MOOC (massive open online course)
START DATE	1st session: 05 October 2020 / 2nd: 04 October 2021
END DATE	1st session: 26 November 2020 / 2nd: 04 December 2021
OBJECTIVE	To train on savings and investment methods/good practices; to familiarise with and differentiate between various savings and investment products; to raise awareness of scams
TARGET GROUP	Retail investors
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	20,000 for the 1st session, 11,000 for the 2nd one (Mid november so before the end)
PROMOTION CHANNELS	Promotion through social media, the AMF’s newsletters, the AMF and INC’s website, the Fun MOOC platform and press releases.
LANGUAGES	French
TYPE OF OUTPUT PRODUCED	Educational material (online courses)
DIGITAL TOOLS & TECHNOLOGY USED	Videos, additional resources, self-assessment questionnaires with issuance of a certificate of achievement for those who succeed


GENERAL INFORMATION	
INITIATIVE ID	FR 7
COUNTRY	France 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Credit card fraud: what precautions to take and how to react</p> <p>Q&A on credit card fraud and actions recommended in case of an event https://www.abe-infoservice.fr/banque/moyens-de-paiement/carte-bancaire/la-fraude-la-carte-bancaire-queles-precautions-prendre-et-comment-reagir</p>
SUBJECT MATTER	Banking
MAIN ORGANISER	ACPR, ABEIS
CO-ORGANISER	Autorité des Marchés Financiers
FEATURES AND CONTENT	
FORMAT	Website
START DATE	22 June 2021
END DATE	Recurring
OBJECTIVE	To prevent frauds
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Newsletter and social media
LANGUAGES	French
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	Website

GENERAL INFORMATION	
INITIATIVE ID	FR 8
COUNTRY	France 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Podcast on the use of money for consumers</p> <p>10 podcast episodes with a length lower than 2 minutes. https://www.abe-infoservice.fr/vos-demarches/podcasts-mon-argent-au-quotidien-la-minute-info</p>
SUBJECT MATTER	Banking, savings, investments, frauds
MAIN ORGANISER	ACPR, AMF, ABEIS
CO-ORGANISER	Autorité des Marchés Financiers
FEATURES AND CONTENT	
FORMAT	Podcast and radio campaign
START DATE	13 September 2021
END DATE	Recurring
OBJECTIVE	To educate consumers on how to use its money, and to promote good behaviours (savings, prevent frauds...).
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	More than 3 000 000
PROMOTION CHANNELS	Radio, newsletter and social media
LANGUAGES	French
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	Podcast


GENERAL INFORMATION	
INITIATIVE ID	FR 9
COUNTRY	France 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	New section on scam with a focus on cybersecurity on the website mesquestionsdargent.fr
SUBJECT MATTER	Banking, savings, investments, frauds, scam, cyber risks
MAIN ORGANISER	Banque de France
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website pages
START DATE	01 July 2021
END DATE	Recurring
OBJECTIVE	To educate consumers on how to use its money, and to promote good behaviours (savings, prevent frauds...).
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Website and powerpoint presentations in the Banque de France network all over the French territory
LANGUAGES	French
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	FR 10
COUNTRY	France 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>YouTube campaign against scams online and frauds on insurance and banking products</p> <p> https://www.youtube.com/watch?v=bOWfWIIEWd4 https://www.youtube.com/watch?v=umV1s7UuKDE https://www.youtube.com/watch?v=t9PewxE8UEo https://www.youtube.com/watch?v=ifnxuNUtzHs </p> <p>4 short videos showing the same fraud situation in an outdoor context and online. The main message is “don't do on the internet or on the phone what you wouldn't do in real life.</p>
SUBJECT MATTER	These initiatives cover all types of financial and insurance and instruments products
MAIN ORGANISER	ACPR
CO-ORGANISER	ABEIS, AMF, Banque de France
FEATURES AND CONTENT	
FORMAT	Short videos (1 min) on YouTube
START DATE	15 November 2021
END DATE	Ongoing
OBJECTIVE	To increase awareness of consumers on how to identify scams and frauds
TARGET GROUP	Consumers in general, insurance clients
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	50 000, so far, the videos have been posted recently
PROMOTION CHANNELS	Social networks, ABEIS newsletter, ACPR website
LANGUAGES	French
TYPE OF OUTPUT PRODUCED	4 videos on Youtube
DIGITAL TOOLS & TECHNOLOGY USED	Videos on Youtube realised with an external contractor


GENERAL INFORMATION	
INITIATIVE ID	GR 1
COUNTRY	Greece
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Development of a national strategy on financial literacy in Greece</p> <p>This initiative aims to assess the level of financial literacy in the population, identify financial education needs of various groups, coordinate future initiatives of various authorities and entities and develop a national financial education policy</p>
SUBJECT MATTER	<p>This initiative aims to cover various types of financial, insurance and pension instruments and products</p> <p>Regulation or supervisory measures: To be specified, the strategy is under development</p> <p>Financial literacy and personal finance management: To be specified, the strategy is under development.</p> <p>Other specific products/services: To be specified, the strategy is under development.</p>
MAIN ORGANISER	The Hellenic Ministry of Finance with the participation of other public authorities such as the HCMC
CO-ORGANISER	This initiative is implemented by the Organisation of Economic Cooperation and Development (OECD), which has been commissioned to carry out the work directly from the Directorate-General for Structural Reforms (DG Reform) of the European Commission, which finances the project under the Technical Assistance Program (TSI). The project is coordinated by the Special Management Secretariat Private Debt of the Minister of Finance
FEATURES AND CONTENT	
FORMAT	To be specified, the strategy is under development
START DATE	15 November 2021
END DATE	The timeline for the completion of the project is 5 years
OBJECTIVE	To develop a national financial education framework, including a roadmap to achieve specific objectives within a set period of time, through appropriate delivery methods, taking into account relevant international practices and high-level principles
TARGET GROUP	To be specified, the strategy is under development
PROMOTION CHANNELS	To be specified, the strategy is under development
LANGUAGES	Greek at least
TYPE OF OUTPUT PRODUCED	To be specified, the strategy is under development
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	GR 2
COUNTRY	Greece
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Introduction to EU and Greek capital markets regulation for judges in the Council of State</p> <p>Introduction to EU and Greek capital markets regulation for judges in the Council of State (supreme administrative court in Greece). Judges should be provided with a comprehensive overview of the institutional and substantive aspects of capital markets regulation.</p>
SUBJECT MATTER	<ul style="list-style-type: none"> (a) Prudential regulation and supervision of investment firms and other types of regulated entities providing investment services and in general operating in capital markets (e.g., managers of investment funds) (b) Regulation of listed companies (c) Conduct regulation.
MAIN ORGANISER	Hellenic Capital Market Commission (HCMC)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Seminars
START DATE	04 June 2021
END DATE	Recurring
OBJECTIVE	Judges should be provided with a comprehensive overview of the institutional and substantive aspects of capital markets regulation. The main objective is to mitigate the lack of <i>systematic</i> knowledge of the functioning of capital markets and the objectives of the relevant regulation
TARGET GROUP	Judges in the Council of State (supreme administrative court in Greece)
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	10 - 20
PROMOTION CHANNELS	Lectures by academics specialising in capital markets regulation, followed by Q&A sessions - provision of relevant documentation
LANGUAGES	Greek
TYPE OF OUTPUT PRODUCED	No public output produced – internal training
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	HR 1
COUNTRY	Croatia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>'Novac za sutra'</u> (Money for tomorrow) Website for the general public; its role is promotion and raising the level of financial literacy. The aim of this specialized website is to inform readers and provide support in developing knowledge of money and finances in general.
SUBJECT MATTER	Financial literacy, capital market, investment products, insurance, pension, regulation or supervisory measures.
MAIN ORGANISER	Croatian Financial Services Supervisory Agency
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Digital tools (website and social media)
START DATE	June 2020
END DATE	Ongoing
OBJECTIVE	To increase and to promote financial literacy
TARGET GROUP	General public
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	In 2020 around 12,500 readers- more than 33,000 views
PROMOTION CHANNELS	Appearances and interviews in various media (TV, newspapers) and on social networks (LinkedIn, Instagram and Facebook)
LANGUAGES	Croatian
TYPE OF OUTPUT PRODUCED	Educational material, public warnings, quizzes
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	HR 2
COUNTRY	Croatia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Consumers education and protection</u></p> <p>Section on Hanfa’s official web page dedicated to publishing educational materials such as brochures, presentations and audio presentations and warnings. Furthermore, educations for different target groups, pupils, high school students, university students, professors, young adults, and general public are conducted. Occasional awards such as award for best student video on the topic “Secure your future” or Annual award for student scientific paper from financial services sector topics are also provided.</p>
SUBJECT MATTER	Financial literacy, capital markets, investment, insurance products, pensions, regulation or supervisory measures.
MAIN ORGANISER	Croatian Financial Services Supervisory Agency
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Digital tools (website and social media- LinkedIn and YouTube). Online or onsite presentations and workshops, awards, debates and other educational activities.
START DATE	Since 2006
END DATE	Ongoing
OBJECTIVE	To increase financial literacy.
TARGET GROUP	General public, pupils/school students, university students, professors and young adults
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	In 2020 more than 1000 participants
PROMOTION CHANNELS	During appearances and interviews in various media and on social networks. Contactis with schools, universities, and student associations.
LANGUAGES	Croatian, English (on request)
TYPE OF OUTPUT PRODUCED	Educational material, public warnings, quizzes
DIGITAL TOOLS & TECHNOLOGY USED	Online quizzes, audio presentations, YouTube videos


GENERAL INFORMATION	
INITIATIVE ID	HR 3
COUNTRY	Croatia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>National strategic framework for consumer financial literacy for the period from 2021 to 2026</u></p> <p>Continuation of the 1st National Strategic Framework for Financial Consumer Literacy from 2015. It enables the members of the operational working group to cooperate and share access to activities related to increasing financial literacy.</p>
SUBJECT MATTER	Financial literacy, banking services, capital markets, taxes, investment products, insurance, pensions, regulation or supervisory measures
MAIN ORGANISER	Ministry of Finance
CO-ORGANISER	Various entities such as HANFA, Croatian National Bank, and others (NGOs, financial institutions...)
FEATURES AND CONTENT	
FORMAT	National strategic framework, meetings within the operational working group, joint activities
START DATE	2015
END DATE	Ongoing
OBJECTIVE	To increase financial literacy and awareness
TARGET GROUP	General public, pupils/ school students, university students, professors and young adults
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Various media, social networks, the promoters' network
LANGUAGES	Croatian
TYPE OF OUTPUT PRODUCED	Online information, educational material, public warnings, quizzes, awards, financial literacy research, annual conference
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	HU 1
COUNTRY	Hungary 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Development of the "Financial Navigator" information materials</p> <p>„Financial Navigator” leaflets, short films, financial protection website, product comparison applications.</p>
SUBJECT MATTER	Including all following products: mortgages, personal loans, payment services, deposits and savings, payment accounts, debit and credit cards, all kinds of insurances, pension funds and other funds, investments and green finance as well. Furthermore, some pieces of advice regarding their using, their dangers, scams and fraud.
MAIN ORGANISER	The Central Bank of Hungary
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical (brochures, booklets), website of the Authority (), social media (Facebook, Youtube), media (TV, radio), paper advertisement (stores), product comparison websites
START DATE	01 October 2013
END DATE	Ongoing
OBJECTIVE	The main long-term aim is to develop financial literacy competencies and financial knowledge in national level.
TARGET GROUP	Consumer in general, indebted people, university students, elderly people, retail investors, insurance clients, pensioners.
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	More than 500 000 views/year
PROMOTION CHANNELS	Social media (Facebook, Youtube), media (TV, radio), Financial Navigator Advisory Offices, websites of financial institutions and some public institutions contain the hyperlink of this initiative
LANGUAGES	Hungarian
TYPE OF OUTPUT PRODUCED	Online and offline information, social media post, informative short films, leaflets and booklets, public warning, comparison websites.
DIGITAL TOOLS & TECHNOLOGY USED	Online information website, short films, online comparison websites responsive design, mobil applicaton for consumers


GENERAL INFORMATION	
INITIATIVE ID	HU 2
COUNTRY	Hungary 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Online warning for retail investors Searching investment words, result list of searching page contains relevant MNB webpages at the beginning of the list.
SUBJECT MATTER	Ensuring direct links to the relevant MNB sites, such as warnings for investors, information about the companies (included known companies without licence).
MAIN ORGANISER	The Central Bank of Hungary (Magyar Nemzeti Bank)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Online advertisement on one of the most popular searching webpages
START DATE	15 September 2020
END DATE	Ongoing
OBJECTIVE	Helping retail investors with making an appropriate and secure financial decision before choosing an online investment form The long-term aim is to develop financial knowledge
TARGET GROUP	Consumers in general, retail investors
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	About 80 000 consumer
PROMOTION CHANNELS	One of the most popular searching webpages
LANGUAGES	Hungarian
TYPE OF OUTPUT PRODUCED	Direct links to the relevant MNB sites at the beginning of the result list on one of the most popular searching webpages
DIGITAL TOOLS & TECHNOLOGY USED	Use of the advertisement opportunities of the most widespread searching webpage in Hungary


GENERAL INFORMATION	
INITIATIVE ID	IE 1
COUNTRY	Ireland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Animated Explainer Series The animated explainer series is a six-part series in which the Central Bank of Ireland explains to the public what the Bank does on a daily basis.
SUBJECT MATTER	The videos show the leading character, Alex, interacting with members of the public curious to know more about the Central Bank of Ireland and what it does. The topics covered include: what the Central Bank does and why, what does regulation means, how the Central Bank is funded and what the Central Bank's role in Europe is.
MAIN ORGANISER	Central Bank of Ireland
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Shared on the Central Bank's website (Consumer Hub) and disseminated via the Central Bank's social media profiles (LinkedIn; Twitter; YouTube). Shown in schools throughout Ireland for educational purposes.
START DATE	September 2019
END DATE	May 2020
OBJECTIVE	The aim of the animated videos was to further develop the public's understanding of the role of the Central Bank. Each video focuses on addressing and answering a question that a member of the public may ask about the Central Bank.
TARGET GROUP	Consumers in general
LANGUAGES	Irish, English
TYPE OF OUTPUT PRODUCED	Animated video series
DIGITAL TOOLS & TECHNOLOGY USED	Adobe creative suite – (Illustrator, Photoshop, InDesign, Premier Pro, After Effects), PowerPoint


GENERAL INFORMATION	
INITIATIVE ID	IE 2
COUNTRY	Ireland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Online Consumer Hub</p> <p>Dedicated consumer hub section on the Central Bank of Ireland's website which provides information in a consumer-friendly way on how the Central Bank works to protect consumers in their dealings with financial services firms.</p>
SUBJECT MATTER	Financial products and services
MAIN ORGANISER	Central Bank of Ireland
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website
START DATE	February 2018
END DATE	Ongoing
OBJECTIVE	To deliver a more consumer-centric approach on the Central Bank of Ireland's website
TARGET GROUP	Consumers in general
LANGUAGES	English, Irish
TYPE OF OUTPUT PRODUCED	Online information source - website
DIGITAL TOOLS & TECHNOLOGY USED	Adobe creative suite – (Illustrator, Photoshop, InDesign, Premier Pro, After Effects), PowerPoint


GENERAL INFORMATION	
INITIATIVE ID	IE3
COUNTRY	Ireland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Explainers Concise and consumer-friendly explanations on the Central Bank of Ireland's website in relation to some of the questions that the Central Bank is asked most often.
SUBJECT MATTER	Financial products and services
MAIN ORGANISER	Central Bank of Ireland
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Shared on the Central Bank's website (Consumer Hub)
START DATE	February 2017
END DATE	Ongoing
OBJECTIVE	The Explainers are part of the Central Bank of Ireland's website which includes a dedicated online consumer hub and a more consumer-centric and consumer-friendly approach to explaining concepts and issues to consumers, including how a consumer can complain about a financial services firm, why consumers must prove their identity when obtaining a financial services product, FinTech, and the Central Credit Register.
TARGET GROUP	Consumers in general
LANGUAGES	English, Irish
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	Adobe creative suite – (Illustrator, Photoshop, InDesign, Premier Pro, After Effects), PowerPoint


GENERAL INFORMATION	
INITIATIVE ID	IE4
COUNTRY	Ireland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Explainer – What are cryptocurrencies like bitcoin?
SUBJECT MATTER	E-money
MAIN ORGANISER	Central Bank of Ireland
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	H1 2019
END DATE	Ongoing - This initiative is an example of the ‘Explainer Series’, which is an ongoing campaign that deals with different topics that the Central Bank of Ireland is asked about most often’
OBJECTIVE	To explain to consumers what crypto-currencies such as bitcoin are and how they differ from standard money
TARGET GROUP	Consumers in general
LANGUAGES	Irish, English
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	Adobe creative suite – (Illustrator, Photoshop, InDesign, Premier Pro, After Effects), PowerPoint


GENERAL INFORMATION	
INITIATIVE ID	IT1
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Minor course on personal finance and financial digitalisation</u> (available only in Italian)</p> <p>A 7-lessons course targeting University students</p>
SUBJECT MATTER	<p>Investment products/services (with particular reference to robo-advice, crowdfunding, crypto assets, etc.)</p> <p>Regulation or supervisory measures</p> <p>Financial literacy and personal finance management</p>
MAIN ORGANISER	The Italian Companies and Stock Exchange Commission (CONSOB)
CO-ORGANISER	Roma Tre University
FEATURES AND CONTENT	
FORMAT	7 webinars based on CONSOB educational material
START DATE	15 April 2021
END DATE	06 May 2021
OBJECTIVE	<p>New editions are going to be scheduled</p> <p>The minor is aimed at students interested in learning more about their decision-making process and the management of personal finances; in addition, the minor course intends to illustrate the reference institutional context also from a prospective point of view as well as the increasing digitalisation of the financial system (e.g.: cryptot-assets and EU regulatory developments as MICA and pilot regime DORA)</p>
TARGET GROUP	Roma Tre University students
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	About 600 students (estimated value for 2021 edition)
PROMOTION CHANNELS	Roma Tre University
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Educational material
DIGITAL TOOLS & TECHNOLOGY USED	Video conferencing platform with instant-polls tools and live chat

GENERAL INFORMATION	
INITIATIVE ID	IT2
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Finance goes on stage - Watch out for scams! (available only in Italian)</p> <p>Edutainment format aimed at raising the knowledge of frauds schemes and the capability of investors to recognize them and avoid scams</p>
SUBJECT MATTER	<p>Investment products/services; Regulation or supervisory measures; Financial literacy and personal finance management; other specific products/services: scams and frauds</p> <p>All subjects are included in the core competencies for financial education framework set up by the Italian National Committee for Financial Education.</p>
MAIN ORGANISER	The Italian Companies and Stock Exchange Commission (CONSOB)
CO-ORGANISER	Several CONSOB partners (e.g., University, Associations, no-profits,...)
FEATURES AND CONTENT	
FORMAT	The format is based on a 35-minute monologue inspired by C. Ponzi's biography and on the informative session, during which CONSOB illustrates the main abusive practices and how to avoid them
START DATE	Recurring event
END DATE	N/A
OBJECTIVE	Learning how to recognise possible abusive practices
TARGET GROUP	Adults, secondary schools students, university students
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	During the 2021 IOSCO WIW and the 2021 Financial Education Month CONSOB held 8 events, reaching about 1,800 people (estimated values)
PROMOTION CHANNELS	The IOSCO WIW and the Financial Education Month communication campaigns; schools and University network
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Educational material, theatre performance
DIGITAL TOOLS & TECHNOLOGY USED	Lessons through video conferencing platform, video recording of the theatre performance; interaction through instant-polls tools and live chat


GENERAL INFORMATION	
INITIATIVE ID	IT3
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	App...RENDIMENTO* , the CONSOB InvestiGame , a game to learn that investing is not a game (available only in Italian) [*This is a play on words combining 'app' and 'rendimento' (return), which means 'learning'].
SUBJECT MATTER	Investment products/services (securities, portfolio management and diversification); Financial literacy and personal finance management All subjects are included in the core competencies for financial education framework set up by the Italian National Committee
MAIN ORGANISER	The Italian Companies and Stock Exchange Commission (CONSOB)
CO-ORGANISER	Several CONSOB partners (mainly secondary schools and University)
FEATURES AND CONTENT	
FORMAT	During a seven-round game, players are required to allocate an initial endowment between two perfectly, negatively correlated stocks and a zero-return bank current account. Players can play autonomously through CONSOB website and receive a personalised feedback and some warnings or participate in the CONSOB format consisting of: i) a webinar/seminar aimed at explaining the main behavioural traps investors may incur in during their investment process; ii) a game session; iii) a debriefing session.
START DATE	Recurring event
END DATE	N/A
OBJECTIVE	The game, developed in collaboration with the University of Trento, gives the opportunity to learn about basic financial notions and some behavioural biases that may impair financial decisions
TARGET GROUP	Adults, secondary schools students, university students
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	During the first year after publication, CONSOB recorded more than 15,000 check-ins
PROMOTION CHANNELS	Schools and University network
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Webinar based on CONSOB educational material and the simulation-game
DIGITAL TOOLS & TECHNOLOGY USED	Simulation game; video conferencing platform with instant-polls tools and live chat


GENERAL INFORMATION	
INITIATIVE ID	IT4
COUNTRY	Italy
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Educational video-pills
SUBJECT MATTER	<p>Investment products/services (with particular reference to financial advice, suitability assessment, sustainable investing, social investing, etc.)</p> <p>Financial literacy and personal finance management (with particular reference to financial planning and financial information using)</p> <p>All the subjects are included in the core competencies for financial education framework set up by the Italian National Committee for Financial Education.</p>
MAIN ORGANISER	The Italian National Commission for Companies and the Stock Exchange (CONSOB)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Seminars / webinars / frontal lessons / social media communications (this latter is yet to be planned)
START DATE	Ongoing
END DATE	N/A
OBJECTIVE	Video-pills are aimed at providing informative contents usable in few minutes
TARGET GROUP	Adults, secondary schools students, university students
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	The World Investor Week and the Financial Education Month communication campaigns
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Video-pills
DIGITAL TOOLS & TECHNOLOGY USED	Video-pills


GENERAL INFORMATION	
INITIATIVE ID	IT5
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Financial education goes digital!</u> (available only in Italian)
SUBJECT MATTER	All CONSOB educational formats which consisted of traditional physical events and frontal lessons were adapted to new formats (e.g. webinars and on-line workshops) that people participated in through digital platforms. For instance, training paths for secondary school teachers have been developed, "Finance a story to tell... from bartering to bitcoin", in order to support teachers in choosing and using digital tools and contents made available on the CONSOB website.
MAIN ORGANISER	Investment products/services (with particular reference to robo-advice, crowdfunding, crypto assets, etc.) (ii) Regulation or supervisory measures; (iii) Financial literacy and personal finance management. All the subjects are included in the core competencies for financial education framework set up by the Italian National Committee for Financial Education
CO-ORGANISER	The Italian National Commission for Companies and the Stock Exchange (CONSOB)
	CONSOB partners (if any)
FEATURES AND CONTENT	
FORMAT	Seminars, conferences, webinar, talks based on edutainment, training programme for teachers
START DATE	Ongoing
END DATE	N/A
OBJECTIVE	To promote awareness about one's own informative needs, vulnerabilities and risks for investors' protection; to enhance citizens' basic financial knowledge, familiarity with the main characteristics of financial system and their capability to manage personal finances.
TARGET GROUP	Children, secondary schools students and/or teachers, university students, adults, professionals
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	During the 2021 IOSCO World Investor Week and the 2021 Financial Education Month CONSOB held or participated in about 40 events, reaching about 4,000 people (estimated values)
PROMOTION CHANNELS	The IOSCO World Investor Week and the Financial Education Month communication campaigns
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Videos and educational contents, e.g. those concerning the COVID-19 crisis, the behavioral biases affecting investments during markets turmoil, the fake news and online scams increasingly widespread since the start of the pandemic
DIGITAL TOOLS & TECHNOLOGY USED	Video conferencing platform with instant-polls tools and live chat; video-pills; interactive games and quizzes

GENERAL INFORMATION	
INITIATIVE ID	IT6
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	I navigati: informati e sicuri (“The Navigati Family: aware and safe”) A cybersecurity awareness campaign addressed to the general public (designed to cover all ages and genders) by using different communication channels and media.
SUBJECT MATTER	Cyber scams and threats regarding online or mobile banking and insurance products/services, payment services
MAIN ORGANISER	Italian Financial Computer Emergency Response Team (CERTFin) which is a cybersecurity cooperative body co-chaired by the Bank of Italy and the Italian Banking Association (ABI) with the aim to enhance the cyber resilience of the Italian financial sector. The participation to CERTFin is open to all operators of the national insurance, banking and financial sectors.
CO-ORGANISER	Joint initiative promoted by public institutions: Bank of Italy, the Italian Banking Association (ABI), and the Institute for the Supervision of Insurance (IVASS), the National Cybersecurity Agency. and the Italian Prime Minister's Office.
FEATURES AND CONTENT	
FORMAT	Website and online outputs; video spots and interviews to experts on traditional media (TV, radio, newspapers)
START DATE	November 2021
END DATE	The campaign will last 4-5 weeks until the end of the year and further programming are planned for 2022
OBJECTIVE	To raise the consumers’ knowledge of the good practices to reduce risks related to cyber attacks, online scams and frauds through traditional media, website and social media
TARGET GROUP	Consumers in general, especially those less digital
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Heterogeneous target audience
PROMOTION CHANNELS	Traditional media (TV, radio, newspapers), digital channels and social networks (Facebook, Instagram, LinkedIn)
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Spot TV 30”, a web series (8 episodes), information on media (TV, radio, video), interviews to experts
DIGITAL TOOLS & TECHNOLOGY USED	TV, print, digital, social media to promote interaction and education for a wide audience of financial consumers


GENERAL INFORMATION	
INITIATIVE ID	IT7
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Prenditi cura dei tuoi soldi!</u> ("Take care of your money!")</p> <p>It is a learning game made with the Kahoot! platform. The learning game includes questions on several topics alternating with explanations.</p>
SUBJECT MATTER	The topics addressed are the definition of money, the characteristics and functioning of the payment instruments and the underlying risks. Emphasis is given to the innovation in payment instruments spanning from instant payments to those with smartphones, from the spread of Bitcoin and other crypto-assets to the ongoing debate on the creation of digital currencies.
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	The learning game is projected to be delivered online to high-school students even in distance learning.
START DATE	22 March 2021
END DATE	28 March 2021
OBJECTIVE	Raising awareness of young people about the importance of the proper use of different payment instruments and the related security issues.
TARGET GROUP	High school students
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	More than 1.600 students during the 2021 Global Money Week
PROMOTION CHANNELS	Traditional channels (website, emails to schools), social networks and newsletter within the promotional activities of the Global Money Week carried out by the Committee for Financial Education in Italy
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Learning game
DIGITAL TOOLS & TECHNOLOGY USED	Kahoot! platform


GENERAL INFORMATION	
INITIATIVE ID	IT8
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Moneta e pagamenti (“Money and payments”)</p> <p>It is a structured eight lessons academic course organized together with several Italian Universities (hybrid mode).</p> <p>For an example see: Moneta e pagamenti. Corso online con l'Università di Urbino</p>
SUBJECT MATTER	Money, payment system and services (including digital payment instruments), cryptoassets and digital euro, supervision and consumer protection.
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	Partner Universities
FEATURES AND CONTENT	
FORMAT	Physical and on-line (seminars, conferences...)
START DATE	April 2021
END DATE	Ongoing
OBJECTIVE	The objective is to explain the evolution of money and payment systems, focusing on opportunities and risks of digitalisation. The focus of the course is the interaction between technological innovations, that foster efficiency and security of payments, and rules, that protect users and maintain trust.
TARGET GROUP	University students of different faculties. University employees. The general public.
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Between 200 and 300 depending on the Universities
PROMOTION CHANNELS	Traditional media, Banca d'Italia and University website.
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Recorded video lessons, available to the general public
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	IT9
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Occhio alle truffe</u> (“Beware of frauds”) It is the thematic subsection of the website of financial education https://economiepertutti.bancaditalia.it/
SUBJECT MATTER	Frauds and scams related to online banking products and digital payments services.
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	15 November 2019
END DATE	Ongoing
OBJECTIVE	To raise knowledge of good practises to reduce risks related to scams and frauds related to banking and digital payment services.
TARGET GROUP	Consumers in general.
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Traditional media, social networks (twitter, linkedin)
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Online information, leaflet, educational material, infographics
DIGITAL TOOLS & TECHNOLOGY USED	Website tools


GENERAL INFORMATION	
INITIATIVE ID	IT 10
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>I pagamenti nel commercio elettronico in parole semplici</u> ("E-commerce payments – made easy") is a practical guide
SUBJECT MATTER	Digital payments services, online risks and frauds, consumer protection.
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	The guide is available on the Bank of Italy's website and on the portal of financial education and accessible on the Payment Institutions' websites
START DATE	July 2021
END DATE	Ongoing
OBJECTIVE	To raise knowledge on e-commerce, online payment instruments and good practises to reduce risks of fraud
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Traditional media, social networks (twitter, linkedin)
LANGUAGES	Italian, English and German
TYPE OF OUTPUT PRODUCED	A guide with educational material and infographics
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	IT11
COUNTRY	Italy
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Assicurazioni false promosse via Internet</u> (Fake policies promoted via the Internet)</p> <p>This short educational video explains consumers how to avoid underwriting fake insurance policies on-line, what measures they can use to check if an on-line offer is authentic, what the consequences of underwriting a fake car insurance policy are.</p>
SUBJECT MATTER	Insurance products
MAIN ORGANISER	<p>Insurance companies' and intermediaries' supervisor (IVASS)</p> <p>The initiative is financed by the Italian Ministry for Economic Development</p>
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and social media
START DATE	Ongoing
END DATE	Ongoing
OBJECTIVE	Protect consumers from being victims of frauds by fake insurance companies/intermediaries offering car insurance policies via the Internet.
TARGET GROUP	Insurance clients
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Potentially the whole population with access to the Internet
PROMOTION CHANNELS	This short educational video is part of a series of Insurance short educational videos, each dedicated to a specific insurance-related topic or product. Once one or more short educational videos are ready to be published, they are announced on IVASS newsletters and through press releases and are promoted via our closest partners such as academia, associations, foundations, becoming part of specific Insurance education programmes.
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Short educational video
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	IT 12
COUNTRY	Italy
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Cos'è il sinistro fantasma?</u></p> <p>(What is a “ghost accident”?)</p> <p>This short educational video raises awareness of consumers on the possibility of being victim of a specific case of fraud or misallocation of responsibility in the case of car insurance and explains what countermeasures can be taken to avoid the negative consequences of such events.</p>
SUBJECT MATTER	Insurance products
MAIN ORGANISER	Insurance companies’ and intermediaries’ supervisor (IVASS) The initiative is financed by the Italian Ministry for Economic Development
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and social media
START DATE	Ongoing
END DATE	Ongoing
OBJECTIVE	Short educational video to raise awareness on consumer protection measures available to avoid the negative consequences of “ghost accidents” that may raise the cost of car insurance for end users.
TARGET GROUP	Insurance clients
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Potentially the whole population with access to the Internet
PROMOTION CHANNELS	This short educational video is part of a series of Insurance short educational videos, each dedicated to a specific insurance-related topic or product. Once one or more short educational videos are ready to be published, they are announced on IVASS newsletters and through press releases and are promoted via our closest partners such as academia, associations, foundations, becoming part of specific Insurance education programmes.
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Short educational video
DIGITAL TOOLS & TECHNOLOGY USED	N/A

GENERAL INFORMATION	
INITIATIVE ID	IT13
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Contact Center Consumatori IVASS (IVASS Contact Center for Consumers)</p> <p>This short educational video raises awareness of consumers on how they can obtain immediate assistance on any claim they may wish to submit to their Insurance company or IVASS. It is explained how, through contact with consumers, this tool enables the Insurance supervisor to become aware of, and take corrective action against, different forms of fraud, such as insurance activity carried out by unauthorised companies, fake insurance policies commercialised via the Internet, counterfeited policies.</p>
SUBJECT MATTER	Insurance products
MAIN ORGANISER	Insurance companies' and intermediaries' supervisor (IVASS). The initiative is financed by the Italian Ministry for Economic Development
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and social media. Distinguish from the type of output produced mentioned below.
START DATE	Ongoing
END DATE	Ongoing
OBJECTIVE	Short educational video to raise awareness on consumer protection measures available to avoid incurring in different forms of fraud, including those incurred on the Internet
TARGET GROUP	Insurance clients.
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Potentially the whole population with access to the Internet
PROMOTION CHANNELS	This short educational video is part of a series of Insurance short educational videos, each dedicated to a specific insurance-related topic or product. Once one or more short educational videos are ready to be published, they are announced on the newsletters and through press releases and they are promoted via closest partners such as academia, associations, foundations, becoming part of specific Insurance education programmes.
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Short educational video
DIGITAL TOOLS & TECHNOLOGY USED	Please describe the digital tool and technology used to design and build new ways of interaction and education for financial consumers


GENERAL INFORMATION	
INITIATIVE ID	IT 14
COUNTRY	Italy 
FEATURES AND CONTENT	
NAME AND DESCRIPTION	<p>Publication of an updated list of fake insurance websites</p> <p>IVASS publishes on its website an updated list of fake Insurance websites, providing at the same time consumers with detailed warnings on how regular websites should look like and what information insurance companies which distribute policies via the Internet are bound to provide according to the Italian law. The list is updated on a need-to-do-so basis, on average twice a month.</p>
SUBJECT MATTER	Insurance products
MAIN ORGANISER	Insurance companies' and intermediaries' supervisor (IVASS)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Press release
START DATE	Ongoing
END DATE	Ongoing
OBJECTIVE	Help avoid consumers' subscription of fake insurance policies through on-line distribution channels
TARGET GROUP	Insurance clients
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Potentially the whole population with access to the Internet
PROMOTION CHANNELS	IVASS website and press
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Updated list published on the website; press release for each update
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	IT 15
COUNTRY	Italy
	
FEATURES AND CONTENT	
NAME AND DESCRIPTION	Training Course for Consumers' Associations The training aims at describing the initiatives adopted by IVASS to contrast the proliferation of fake websites and guidance to consumers on how to avoid becoming a victim of insurance phishing
SUBJECT MATTER	Insurance products
MAIN ORGANISER	Insurance companies' and intermediaries' supervisor (IVASS)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Training course
START DATE	2019
END DATE	N/A
OBJECTIVE	Help avoid consumers' subscription of fake insurance policies distribute through the Internet
TARGET GROUP	Consumers' associations
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Seminars with Consumers' associations
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Presentation which is also available on IVASS website
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	IT 16
COUNTRY	Italy
	
FEATURES AND CONTENT	
NAME AND DESCRIPTION	Training Course for journalists The training aims at describing the initiatives adopted by IVASS to contrast the proliferation of unauthorised intermediaries placing fake insurance policies on the Internet
SUBJECT MATTER	Insurance products
MAIN ORGANISER	Insurance companies' and intermediaries' supervisor (IVASS)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Training course
START DATE	2018
END DATE	N/A
OBJECTIVE	Help increase dissemination of information on the media about the proliferation of frauds consisting of unauthorised intermediaries selling fake insurance policies on the Internet
TARGET GROUP	Journalists
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Seminars with journalists
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Presentation which is also available on IVASS website
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	IT 17
COUNTRY	Italy 
FEATURES AND CONTENT	
NAME AND DESCRIPTION	<p>Mese dell'educazione finanziaria (Financial Education Month)</p> <p>Cycle of seminars, meetings and initiatives (physical, online, hybrid) on financial education</p>
SUBJECT MATTER	Financial, insurance and pension education, residential mortgages, payment services, e-money, deposits; personal loans, payment accounts, consumer protection
MAIN ORGANISER	The National Committee for Financial Education
CO-ORGANISER	The Committee is chaired by A. Lusardi and is composed of: representatives from four Ministries (Economy and Finance, Education, University and Research, Economic Development, and Labour and Social Policies), financial authorities (Bank of Italy, CONSOB, Ivass and Covip); the supervisory body for financial consultants and their register, and the National Council of Consumers and Users (CNCU). The Committee promotes awareness-raising campaigns and initiatives. The Committee plays a crucial role in laying down and implementing the National Strategy for Financial Education in Italy
FEATURES AND CONTENT	
FORMAT	Seminars, courses, meetings (online, physical, hybrid)
START DATE	October 2018
END DATE	Recurring (every October)
OBJECTIVE	Raising awareness of financial, insurance and pension topics, including digitalization and related issues
TARGET GROUP	Broad audiences in general; there are also targeted events for specific groups (students, teachers, women, ...)
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Overall in 2021 more than 700 events, including those on digitalization, were organised countrywide
PROMOTION CHANNELS	QUELLO CHE CONTA website; advertising on radio and social media channels; Members' institutional website and network profiles
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	QUELLO CHE CONTA website, information campaign, lessons/webinars, videos and educational tools, theatre performances, competition to develop digital retirement educational tools
DIGITAL TOOLS & TECHNOLOGY USED	QUELLO CHE CONTA web-site, social networks, videos, conferencing platform with instant-polls tools and live chat; video-polls; interactive games and quizzes


GENERAL INFORMATION	
INITIATIVE ID	IT18
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Personal Finance Course for the national Olympic Committee (available only in Italian)</p> <p>Within the testing activities of the Guidelines for financial education of adults, published by the Italian National Committee for financial education, CONSOB, Bank of Italy, COVIP and IVASS developed a format aimed at giving useful insight as for how manage personal finance throughout online calculators and financial planning tools, also based on light debiasing tricks, that may help consumers in enhancing their long-term perspective.</p>
SUBJECT MATTER	<p>This initiative covers all types of financial, insurance and pension instruments and products. Financial literacy and personal finance management. Other specific products/services: Alternative Dispute Resolution mechanisms and functioning. All the subjects are included in the core competencies for financial education framework set up by the Italian National Committee for Financial Education.</p>
MAIN ORGANISER	Financial Education Italian National Committee, CONSOB, Bank of Italy, COVIP and IVASS
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Webinars and recorded video-lessons
START DATE	29 April 2021
END DATE	December 2021
OBJECTIVE	<p>The course, developed also on the basis of the suggestions of a group of experts, is divided into several modules (e.g.: financial planning, payments tools, financial products and service, insurance and pension products,...) that will be attended also in asynchronous mode, through recorded video lessons</p>
TARGET GROUP	Technicals, athletes and directors of the National Olympic Committee
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	About 300 through the webinars (many more potentially through the recorded video-lectures)
PROMOTION CHANNELS	The National Olympic Committee
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Educational material, recorded video-lessons
DIGITAL TOOLS & TECHNOLOGY USED	video conferencing platform with instant-polls tools and live chat; online quizzes and challenges


GENERAL INFORMATION	
INITIATIVE ID	LT1
COUNTRY	Lithuania 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Personal finance guide (available only in Lithuanian)
SUBJECT MATTER	Type of product and service Website Personal finance guide (integrated in www.lb.lt) provides consumers with information about various financial products and services: credit products (consumer loans, mortgage loans), pension funds (II and III pillar pension funds), investment products (basic information about investment, crowdfunding, investing in shares and bonds, investment funds, scams). Insurance products (car insurance, travel insurance, life insurance etc.), payments. The information on various financial products is reinforced with online lectures and additional publicity on social media (https://www.facebook.com/Lietuvosbankas). Recently highlighted attention is paid to various fraud prevention initiatives (articles, video, conferences, etc.).
MAIN ORGANISER	Lietuvos bankas
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Main channel is a website, dedicated to various financial products, accompanied by online lectures, events and publicity on social media.
START DATE	March 2018
END DATE	Ongoing
OBJECTIVE	This initiative aims to provide consumers with objective and impartial information about financial products offering an opportunity for consumers to get answers to their questions (via e-mail).
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Information is spread to more than 100 000 consumers via social media channels each year.
PROMOTION CHANNELS	Mainly social networks
LANGUAGES	Lithuanian
TYPE OF OUTPUT PRODUCED	Online information, online lectures and events


GENERAL INFORMATION	
INITIATIVE ID	LU 1
COUNTRY	Luxembourg 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Ech kann dat och</p> <p>In order to improve the citizens' knowledge in the management of their personal finances and to make sure that everyone has the possibility to carry out their financial transactions in an autonomous way, a training programme on e-banking was set up.</p> <p>A collaboration with many organisations was put in place in order to get a broad coverage. Further a train-the-trainer program should accelerate the spread of this training, so that it can be offered on a local basis for example by different senior clubs.</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Commission de Surveillance du Secteur Financier (CSSF)
	A joint initiative with the Ministry of Consumer Protection, the Ministry of Digitalisation, the ABBL (Luxembourg Banking Association) Foundation for Financial Education and the non for profit organisation ErwuesseBildung.
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical courses
START DATE	15 September 2021
END DATE	Ongoing
OBJECTIVE	To promote the social, financial and digital inclusion of all citizens and particularly senior citizens, who are more vulnerable to the potential digital divide linked to the accelerated digitalisation of society
TARGET GROUP	Elderly people
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Traditional media, Social networks, Newsletter, the promoter's partners' network, Press conference, Flyers.
LANGUAGES	French, German, English and Portuguese
TYPE OF OUTPUT PRODUCED	No public output produced
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	LU 2
COUNTRY	Luxembourg 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Fraud prevention in a digital world</p> <p>Link 1 Link 2</p> <p>Through various measures, consumers should be made aware of the dangers of fraud and advised for more security in their digital banking transactions. Further, the Strong Customer Authentication is explained and its importance illustrated.</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Commission de Surveillance du Secteur Financier (CSSF)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Digital tools (website, social media, radio)
START DATE	01 August 2021
END DATE	Ongoing
OBJECTIVE	Protecting consumers from fraud, especially in the area of digital financial transactions.
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Traditional media, social networks, newsletter
LANGUAGES	French, German, Luxembourgish
TYPE OF OUTPUT PRODUCED	Media (radio, video)
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	LV 1
COUNTRY	Latvia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Financial literacy brand "Naudasprasme"</u></p> <p>To improve people's financial literacy and well-being, the Financial and Capital Market Commission (FCMC) has created the brand of national financial literacy – "Naudasprasme". "Naudasprasme" in English means "money skills". The brand is used by those state, private and non-governmental institutions, projects and informative and educational materials that increase the level of financial literacy among people in Latvia. This brand is part of the National Strategy for Financial Literacy in Latvia 2021–2027. The brand certifies that the information provided is reliable, secure and created with the aim of improving financial literacy. The brand is particularly important at a time when there are many offers, information, initiatives in the financial field, including those that use the words "financial literacy", as well as frauds and scams, therefore the FCMC with partners offer a way to recognize reliable information.</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Financial and Capital Market Commission
CO-ORGANISER	Partner institutions in the National Strategy for Financial Literacy in Latvia 2021–2027
FEATURES AND CONTENT	
FORMAT	The brand "Naudasprasme" is listed in the financial literacy materials of the private, public and non-governmental sectors, including outdoor ads, websites of institutions and social media. Projects, materials and information that are marked by the brand "Naudasprasme" and are recognized as high quality and safe.
START DATE	22 March 2021
END DATE	Ongoing
OBJECTIVE	To pool financial literacy initiatives and increase the level of financial literacy in Latvia. To support knowledge, attitudes and actions that ensure persons financial security, sustainability and well-being.
TARGET GROUP	All citizens of Latvia
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	>1 000 000
PROMOTION CHANNELS	www.finansupratiba.lv , https://www.facebook.com/Naudasprasme
LANGUAGES	Latvian
TYPE OF OUTPUT PRODUCED	Brandbook and brand materials

GENERAL INFORMATION	
INITIATIVE ID	LV 2
COUNTRY	Latvia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>"Bank Compass", "Insurance Compass"</p> <p>To support clients in their decision-making and to help them make informed choices, the Financial and Capital Market Commission (FCMC) provides information about the key performance ratios of each bank and insurance company through "Bank Compass" and "Insurance Compass" at the end of the quarter. Data are summarised from the public quarterly reports submitted by banks and insurance companies and designed to be easy usable for an untrained user.</p> <p>"Bank Compass" is a medium for giving information on the main banking performance ratios in an easy manner for the public. Analysis of these ratios is one of the determinants in making a bank choice by customers. The final decision in choosing the bank, however, is up to the customers after they have assessed the scope of services offered by the banks, accessibility and quality of services, fees and service charges etc. "Insurance Compass" is a tool that enables every individual interested to have an easy access to key performance indicators of the insurers, i.e. insurance undertakings and insurance branches established in the EU Member States that provide their services in Latvia. Aggregate information is based on the data taken from the insurers' quarterly reports. Analysis of those indicators is one of the criteria considered by a customer when taking a decision on entering into the insurance contract; however, the aggregate data are general and they should be viewed in the context of overall insurer's activity..</p>
SUBJECT MATTER	Regulation or supervisory measure
MAIN ORGANISER	Financial and Capital Market Commission
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Digital, interactive tools
START DATE	2019
END DATE	Ongoing
OBJECTIVE	To support customer of banks and insurance companies in their decisions and to help them to make informed choices.
TARGET GROUP	Bank and insurance companies' clients; Mass media representatives
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Target audience: Bank and insurance companies clients ~1000 visitors per year
PROMOTION CHANNELS	Tools are available on the FCMC's webpage , promotion banners and information are published on the financial literacy websites (www.klientuskola.lv , www.finansupratiba.lv)
LANGUAGES	Latvian, English
TYPE OF OUTPUT PRODUCED	Interactive, digital online tool


GENERAL INFORMATION	
INITIATIVE ID	LV 3
COUNTRY	Latvia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Manaekonomika.lv "Mana ekonomika" ("My economy") is a set of resources, e-learning tools and methods that enable students and teachers to view social, public administration, international relations, and business issues through the prism of economics in order to better understand the multitude of processes at individual, corporate, national and global levels.
SUBJECT MATTER	Economics and financial education. Financial literacy and personal finance management
MAIN ORGANISER	Latvijas Banka
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Online learning tools and methods, in-person and online seminars
START DATE	Development started Q3 2018, first edition presented September 2020
END DATE	Ongoing
OBJECTIVE	To promote economics and financial education and act as an aid in learning, teaching and exploring the crossroads of economic theory and real-life situations.
TARGET GROUP	Primary, elementary and highschool students, teachers
PROMOTION CHANNELS	Social media and website updates for students, regular seminars on best practices using the resources, online activities for teachers
LANGUAGES	Latvian
TYPE OF OUTPUT PRODUCED	Website (online resources, e-learning tools, advanced topics), interactive learning materials, seminars and methodological materials
DIGITAL TOOLS & TECHNOLOGY USED	N/A

GENERAL INFORMATION	
INITIATIVE ID	MT 1
COUNTRY	Malta
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Digital Banking Awareness</u></p> <p>The campaign was aimed at increasing awareness on the benefits of using digital banking as well as giving tips on how to have a safe online banking experience.</p>
SUBJECT MATTER	Banking products/services(Online banking services)
MAIN ORGANISER	Malta Financial Services Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	<p>Digital tools (Website, social media)</p> <p>Media (TV shows, newspapers)</p> <p>Educational videos and informative posters distributed throughout bank branches</p>
START DATE	24 June 2021
END DATE	31 August 2021
OBJECTIVE	Drive awareness on the convenience of using Digital Banking facilities, as an alternative to accessing banking services without the need to go to the branch. The campaign aimed also to give tips on how to have a safe online banking experience
TARGET GROUP	<p>Primary target: Male/Female: 55+</p> <p>Secondary target: 65+ (pensionable age bracket)</p> <p>Tertiary target: Youth (setting up their first bank account)</p>
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	The campaign reached approximately reached 370000 people (MFA website and newspapers). This excludes reach via TV and radio appearances.
PROMOTION CHANNELS	Press release, website, newspaper articles, social media, tv and radio interviews.
LANGUAGES	English and Maltese
TYPE OF OUTPUT PRODUCED	Educational videos displayed and posters distributed within bank branches, social media posts and visuals, advertising banners on news portals, dedicated page on the website, participation in TV and radio shows, newspaper articles, online quiz and polls
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	MT 2
COUNTRY	Malta
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Consumers section of MFSA website</p> <p>The MFSA website includes a section dedicated to consumers where general information on different topic such as banking, insurance and investment products and services are provided. The tool represents an important tool to enhance financial literacy among consumers and promote informed decisions.</p> <p>The section has been recently revamped and the contents are reviewed on a regular basis as to ensure that consumers are provided with updated information.</p>
SUBJECT MATTER	Banking/Insurance/Investments/Consumer, Awareness/Scams, Warnings and Reporting/Jargon Buster
MAIN ORGANISER	Malta Financial Services Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website
START DATE	31 January 2019
END DATE	Ongoing
OBJECTIVE	Provide a platform that consumers can access when looking for general information on financial products and services especially online. It also includes a dedicated section on scam detection, warnings issued by the Authority with respect to activities carried out by unlicensed entities and how consumers may report certain matters to the Authority
TARGET GROUP	General Public
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	An average 1700 page views per week specific to consumer section
PROMOTION CHANNELS	Educational campaigns include reference to the consumers section of the website.
LANGUAGES	English
TYPE OF OUTPUT PRODUCED	A dedicated section on the MFSA website organized in different tabs that consumers can use to navigate the information. The contents are organized in Q&A format
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	MT 3
COUNTRY	Malta
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Payment Accounts Fees Comparison Tool</p> <p>The tool allows consumers to compare the fees being charged by Credit and Financial Institutions in respect of Payment Accounts held in Malta. The fees displayed in the Comparison Tool reflects the fees of the most representative services linked to a Payment Account, such as those related to the opening of the account, cash deposit and encashment of cheques.</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Malta Financial Services Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Digital tools (Comparison tool)
START DATE	April 2021
END DATE	Ongoing
OBJECTIVE	To provide a tool which helps consumers to make more informed decision by bringing together and comparing fee-related information about Payment Accounts being offered by Credit and Financial Institutions.
TARGET GROUP	General Public
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Press release, newspaper articles, social media posts. The tool is accessible through the MFSA website.
LANGUAGES	English
TYPE OF OUTPUT PRODUCED	Consumers have the possibility of downloading a pdf copy of the information generated by the Comparison Tool. Such information can also be sent via email or printed.
DIGITAL TOOLS & TECHNOLOGY USED	Consumers have the possibility to: (i) select a minimum of two and a maximum of three entities; (ii) select one of the product or service featuring on the website; (iii) select one product or service per each entity.

GENERAL INFORMATION	
INITIATIVE ID	NL 1
COUNTRY	The Netherlands 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Communication/warning on FinTech related matters The AFM has published on its website information, that includes 'warnings', on the risks of virtual currencies, crypto-assets, initial coins offerings and blockchain technology.
SUBJECT MATTER	FinTech: virtual currencies, crypto-assets and blockchain technology
MAIN ORGANISER	AFM
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools, social media
START DATE	01 November 2017
END DATE	Ongoing
OBJECTIVE	Inform consumers on content and risks of virtual currencies, crypto-assets, initial coins offering and blockchain technology
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
LANGUAGES	Dutch
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	PL 1
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>CEDUR (the Educational Centre for Market Participants)</u></p> <p>A long-term educational project including i.e. training and publishing activities (free brochures and handbooks). The main part of CEDUR are training seminars and workshops addressed to carefully selected groups of participants and conducted by employees of the UKNF.</p>
SUBJECT MATTER	<p>Regulation or supervisory measures. Financial literacy and personal finance management. Other specific products/services.</p> <p>These initiatives cover all types of financial, insurance and pension instruments and products. The subject of the seminars, depending on the audience, focuses mainly on current issues concerning financial market supervision, changes in laws and regulations, as well as offences detection on the capital market and the protection of financial services consumers</p>
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Training activities (seminars, workshops) carried out online as webinars and publishing activities (free educational brochures and handbooks) in online and print versions
START DATE	01 January 2009
END DATE	Ongoing
OBJECTIVE	Dissemination of knowledge on the functioning of the financial market
TARGET GROUP	Representatives of entities supervised by the KNF, representatives of unions/associations of entities supervised by the KNF, judiciary, prosecutors and law enforcement officers, consumer protection institutions, pupils/school students, teachers/trainers, consumers and the general public.
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	Educational material
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	9,4 >10 thousand participants (in 2020)
PROMOTION CHANNELS	Website, newsletter, mailing, social media
DIGITAL TOOLS & TECHNOLOGY USED	Webinars and online events platform


GENERAL INFORMATION	
INITIATIVE ID	PL 2
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Warnings about phishing sites and methods used by cyber criminals</u></p> <p>The Financial Sector Cyber Security Team (CSIRT KNF) tracks the activities of cyber criminals and publishes warnings about identified phishing sites and cyber threats.</p>
SUBJECT MATTER	Cyber security, phishing, banking products/services, payment services, payment accounts
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Publishing information about cyber security threats on a dedicated website and social media profiles
START DATE	01 July 2020
END DATE	Ongoing
OBJECTIVE	Raising consumers awareness of cyber threats
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Website, social media
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	Public warning, on line information
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	PL 3
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Awareness-raising Campaign on cyber fraud „Uwaga! cyberoszust [protect yourself from fraud and scams!]”</u></p> <p>The campaign has been launched as a response to increasing number of signals on particular cybercrime activities of individuals claiming to be supervised by the KNF in relation to the cryptocurrency exchange transactions they offer. The campaign highlights that in Poland the cryptocurrency market is not a regulated or supervised market. The KNF does not authorise, supervise, or exercise any other supervisory powers in relation to the trade in cryptocurrencies.</p>
SUBJECT MATTER	Cyber security, cryptocurrencies
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF)
CO-ORGANISER	The Polish National Police
FEATURES AND CONTENT	
FORMAT	Awareness-raising campaign
START DATE	18 December 2020
END DATE	Ongoing
OBJECTIVE	Providing information and practical advice on how to identify cybercrime techniques. Helping consumers to avoid becoming victims of financial fraud and scams, especially online
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Website, social media, media (radio)
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	On line information, educational material, radio news spots
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	PL 4
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Awareness-raising campaign “Invest Knowledgeably!”</u> The campaign has been launched to draw the attention of clients of investment firms and banks to the key elements that should be considered by any person making the decision to buy an investment product. The campaign’s website provides guidance on how to invest knowledgeably, where to check information about the issuer, what data are particularly relevant, and what can be required of the seller.
SUBJECT MATTER	Investment products
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Awareness-raising campaign
START DATE	September 2020
END DATE	Ongoing
OBJECTIVE	Providing guidance on how to invest knowledgeably, where to check information about the issuer, what data are particularly relevant, and what can be required of the seller
TARGET GROUP	Consumers in general, retail investors
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Website, social media, media (radio)
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	Online information, educational material, radio news spots
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	PL 5
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Awareness-raising campaign “Investment notes – be aware of the risks!”</u></p> <p>The awareness-raising campaign with a message addressed to market participants to remind them that decisions to use an offer of investment notes should be well thought out and that any person interested in such offer should be aware of potential risks.</p>
SUBJECT MATTER	Investment notes
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Awareness-raising campaign
START DATE	June 2020
END DATE	Ongoing
OBJECTIVE	Raising awareness of potential risks involved in an offer of investment notes and a call for caution
TARGET GROUP	Consumers in general, retail investors
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Website, social media
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	On line information, educational material, a call for caution
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	PL 6
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Awareness-raising campaign “Crowdfunding”</u> The campaign focused on the idea of crowdfunding providing with educational materials on the risks arising from such investment, the rules of crowdfunding, and proper advertising of projects. The contents were divided by subject into platforms, investors and issuers.
SUBJECT MATTER	Crowdfunding
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Awareness-raising campaign
START DATE	April 2020
END DATE	Ongoing
OBJECTIVE	Explaining the functioning of crowdfunding as an alternative way of raising capital
TARGET GROUP	Investors, issuers
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Website, social media
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	Online information, educational material
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	PL 7
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Awareness-raising campaign “Oczarowani” (Enchanted)</u>
SUBJECT MATTER	The name of the campaign "Enchanted" defines a wide range of non-professional investors and consumers looking for attractive investment opportunities, while lacking the necessary knowledge or experience to properly assess the available offers. Lack of awareness of many risks makes such people easily ‘enchanted’ with the ability to make quick and high profits.
MAIN ORGANISER	The risks associated with investing in the purchase of condo hotels/aparthotels
CO-ORGANISER	The Polish Financial Supervision Authority (UKNF) The Office of Competition and Consumer Protection, The Ministry of Investment and Development
FEATURES AND CONTENT	
FORMAT	Awareness-raising campaign based on the dedicated website
START DATE	November 2019
END DATE	Ongoing
OBJECTIVE	Providing with the most essential guidelines that will help non-professional participants of the financial market gain more knowledge about factors that should be taken when planning an investment.
TARGET GROUP	Consumers in general, retail investors
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Website, social media, media (TV, radio)
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	Online information, television and radio news spots, educational material i.a. a set of tips and questions to be answered before the finalisation of purchase in the area of condo hotels/aparthotels (available in the form of a single file that may be useful during a conversation with the person offering such investment)
DIGITAL TOOLS & TECHNOLOGY USED	N/A

GENERAL INFORMATION	
INITIATIVE ID	PL 8
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Global Money Week (GMW)</u></p> <p>GMW is an annual global awareness-raising campaign on the importance of ensuring that young people, from an early age, are financially aware, and are gradually acquiring the knowledge, skills, attitudes and behaviours necessary to make sound financial decisions and ultimately achieve financial well-being and financial resilience.</p>
SUBJECT MATTER	Financial literacy and personal finance management, the functioning of the financial market, banking activity and operations, financial products and services, guidelines for a better understanding of credit agreements for young adults, investing through investment funds, cyber threats and cybersecurity from the perspective of financial service users
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF) as a national coordinator of the campaign
CO-ORGANISER	<p>The campaign is organised by the OECD/INFE</p> <p>Co-organisers at the national level: The Ministry of Finance, The Office of Competition and Consumer Protection, The Bank Guarantee Fund, The Polish Chamber of Insurance, The Society for Promotion of Financial Education</p>
FEATURES AND CONTENT	
FORMAT	I.e. Training activities (seminars, workshops) carried out online as webinars, financial educational quizzes, saving surveys, GMW school blogs
START DATE	March 2014
END DATE	Ongoing (an annual initiative)
OBJECTIVE	Raising awareness about money matters amongst children and youth and allow them to develop knowledge and skills needed to become financially independent and employable in the future
TARGET GROUP	Pupils/school students, teachers/trainers/parents
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	18,5 >19 thousand participants (in 2021)
PROMOTION CHANNELS	Website, mailing, social media
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	Educational material
DIGITAL TOOLS & TECHNOLOGY USED	Webinars and online events platform

GENERAL INFORMATION	
INITIATIVE ID	PL 9
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>World Investor Week (WIW)</u>
SUBJECT MATTER	WIW is a global campaign to raise awareness about the importance of investor education and protection and to highlight the investor education and protection initiatives of securities regulators.
MAIN ORGANISER	I.e. Financial literacy and personal finance management, the functioning of the financial market, financial products and services, activities of investment firms and investment funds, safe and knowledgeable use of financial innovations, cyber threats and cybersecurity from the perspective of financial service users
CO-ORGANISER	The Polish Financial Supervision Authority (UKNF) as a national coordinator of the campaign
	The campaign is organised by IOSCO
	Co-organiser at the national level: The GPW Foundation (the Warsaw Stock Exchange Foundation)
FEATURES AND CONTENT	
FORMAT	The campaign is organised by IOSCO
START DATE	I.e. Training activities (seminars, workshops) carried out online as webinars, The Financial Education Day
END DATE	October 2017
OBJECTIVE	Ongoing (an annual initiative)
TARGET GROUP	Raising awareness about the importance of investors education and protection
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Pupils/school students, teachers/trainers/parents, consumers in general, retail investors
PROMOTION CHANNELS	N/A
LANGUAGES	Website, mailing, social media
TYPE OF OUTPUT PRODUCED	Polish
DIGITAL TOOLS & TECHNOLOGY USED	Educational material
	Webinars and online events platform

GENERAL INFORMATION	
INITIATIVE ID	PT 1
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>World Investor Week (WIW)</p> <p>As a member of IOSCO, CMVM joined this initiative from its start (2017). Every year, the WIW includes regulators and stakeholders from dozens of countries from various continents, for boosting activities and actions focused on the investor, its protection and financial education. This year, the main initiatives focused on themes concerning digitalisation, social networks, new realities and new business models, the issues of digital fraud and risks, as well as the opportunities that increasingly digital markets and information sources entail.</p>
SUBJECT MATTER	Investment products/services and its markets. Financial literacy
MAIN ORGANISER	<p>National Securities Market Commission (CMVM)</p> <p>In 2021, the event was organised by the CMVM in collaboration with: Association for Corporate Issuers of Listed Securities (AEM), the Portuguese Association of Financial Analysts (APAF), the Portuguese Banking Association (APB), the Portuguese Association of Investment Funds, Pension Funds and Asset Management (APFIPP), the Portuguese Association of Insurers (APS), the Insurance and Pension Fund Supervisory Authority (ASF), Banco de Portugal and Euronext Lisbon – and three Invited Partners: the CFA Society Portugal, the Portuguese Association for Consumer Protection (DECO) and the Confederation of Portuguese Business (CIP). Each partner organized its own initiative(s) for the week.</p>
FEATURES AND CONTENT	
FORMAT	For events: mostly digital, some hybrid. Contents were mainly in digital format
DATE	First week of October since 2017
OBJECTIVE	Increase financial literacy and discuss impact of capital market trends/risks on investors
TARGET GROUP	Retail investors, public in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	In 2021: 11.500 views in the WIW website; 5.500 views of WIW's Youtube channel. WIW publications on LinkedIn and Twitter, surpassing 94.000 and 11.100 impressions, respectively. Facebook reached approximately 2.900 people. The estimated TV audience for videos was around 160.000
PROMOTION CHANNELS	<p>Promotion through social media and CMVM website</p> <p>Promotion through national television and press</p>
LANGUAGES	Portuguese and English
TYPE OF OUTPUT PRODUCED	Webinars, conferences, papers, podcasts, leaflets, videos
DIGITAL TOOLS & TECHNOLOGY USED	Dedicated website . 5 videos with investment advice for young people, mostly targeting risks connected to investment through digital platforms and social media, that ran on national television. Extensive use of social media and podcasts.


GENERAL INFORMATION	
INITIATIVE ID	PT 2
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Plano Nacional de Formação Financeira (PNFF)</u></p> <p><u>The National Plan for Financial Education</u></p> <p>Created in 2011, by the National Council of Financial Supervisors, it aims to contribute to increase the level of financial knowledge of the Portuguese population and promote the adoption of appropriate financial behaviors, through an integrated vision of financial education projects and through the combination of the efforts of the stakeholders, thus contributing to increase the wellbeing of the population and the stability of the financial system. Digitalization and the emergence of new sustainable financial products and services increasingly impact all areas of personal finance. It is therefore essential for individuals to have the knowledge, attitudes and skills that are necessary for a sound use of digital financial services and to make financial decisions reflecting their sustainability preferences. An investment was made in digital communication channels, in support of full implementation of the Plan and the dissemination of initiatives. It has its own site (Todos Contam) where all information is displayed in simple and clear language, targeting relevant issues of personal finances and tools to support informed financial decisions, and was launched a Facebook page.</p> <p>Within its scope, the promotion of financial education in schools was assumed as a core area, followed by interaction (2014) with entrepreneurs and managers of SMEs. Around the same time other financial education initiatives were developed towards different public targets, especially through partnerships celebrated with intermunicipal communities in the north of Portugal as well as, amongst other, a partnership with the State Secretary of the Ministry of Labor and Social Security.</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	National Securities Market Commission (CMVM), Bank of Portugal (BdP) and Portuguese Insurance and Pension Funds Supervisory Authority (ASF)
FEATURES AND CONTENT	
FORMAT	Physical through seminars, workshops, and training programmes. Also digital through webinars, e-learning and digital content. To encourage schools to develop financial education projects an annual prize “Todos Contam” is awarded to the best financial education project.
START DATE	01 November 2011
END DATE	Ongoing
OBJECTIVE	Enhance financial competencies of the Portuguese Population
TARGET GROUP	Retail investors, public in general
LANGUAGES	Portuguese and some contents and workbooks also available in English


GENERAL INFORMATION	
INITIATIVE ID	PT 3
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>CMVM Website Investor Area</p> <p>Area dedicated in CMVM's website to the investor</p> <p>Most of the contents directed to investor are published here, i.e. warning notices, fraud prevention advice, investment tips and financial literacy contents, Q&As, complaints area (for input), information on investor compensation scheme, among others.</p>
SUBJECT MATTER	Information on investment products/services and guidance
MAIN ORGANISER	National Securities Market Commission (CMVM)
FEATURES AND CONTENT	
FORMAT	Dedicated area of the website to the investor
START DATE	N/A
END DATE	N/A
OBJECTIVE	Connect with investors, publish information and data that potentially impacts, helps and protect retail investors in its investment decisions
TARGET GROUP	Retail investors, public in general
LANGUAGES	Portuguese and English
TYPE OF OUTPUT PRODUCED	N/A
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	PT 4
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Brochures</u> Regularly, the CMVM publishes brochures, sometimes with animations that reflect either/or market trends, risks or challenges that are placed by investors or observed by us on their communications to the Department of Market Conduct Supervision and Investor. They can address basic investment concepts or issues that in a given moment are being impactful in investors, e.g. social media or digital fraud.
SUBJECT MATTER	Information on investment products/services and warnings
MAIN ORGANISER	National Securities Market Commission (CMVM)
FEATURES AND CONTENT	
FORMAT	Digital tool
START DATE	Ongoing and Recurring
OBJECTIVE	Increase financial literacy in specific areas of investment
TARGET GROUP	Retail investors, public in general
PROMOTION CHANNELS	Main promotion made through social media
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	It is a online leaflet, educational material
DIGITAL TOOLS & TECHNOLOGY USED	N/A

GENERAL INFORMATION	
INITIATIVE ID	PT 5
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Q&A Questions and answers on investments, issuers, digital investments, digital fraud, sustainability and other themes.
SUBJECT MATTER	Investment products/services
MAIN ORGANISER	National Securities Market Commission (CMVM)
FEATURES AND CONTENT	
FORMAT	Questions and answers to respond to retail investors main doubts and vulnerabilities regarding: investments, how to invest, issuers, digital fraud, fintech among others.
START DATE	Ongoing
END DATE	Ongoing
OBJECTIVE	Help and empower retail investor
TARGET GROUP	Retail investor
LANGUAGES	English and Portuguese
TYPE OF OUTPUT PRODUCED	N/A
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	PT 6
COUNTRY	Portugal 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Warning notices and alerts of unauthorised activity</u></p> <p>In a growing digital environment with a rise in digital fraud, CMVM issues warnings whenever CMVM identifies entities that are not qualified to carry out financial intermediation activities in Portugal, or other activities subject to CMVM's authorization.</p> <p>Carrying out any financial intermediation activity in financial instruments in Portugal or the management and commercialization of collective investment undertakings, is reserved for entities qualified for this purpose with the CMVM.</p> <p>We also publish warnings issued by counterpart authorities that are members of ESMA and IOSCO, regarding unauthorized entities in those jurisdictions.</p>
SUBJECT MATTER	Unauthorized financial intermediation of investment products/services
MAIN ORGANISER	National Securities Market Commission (CMVM)
FEATURES AND CONTENT	
FORMAT	Digital on CMVM website
START DATE	Ongoing
END DATE	Ongoing
OBJECTIVE	Inform investors and create awareness about fraudulent entities. Explain that one of the more secure investing practices to adopt is to confirm whether the entity one wants to deal with is authorised. This preventive action is relevant, especially when the service is offered by an entity unknown to the investor. We also provide links to the different types of entities that are registered to offer investment services in Portugal.
LANGUAGES	Portuguese and English
TYPE OF OUTPUT PRODUCED	N/A
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	PT 7
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Fraud Prevention</u>
SUBJECT MATTER	Investment products/services Financial literacy
MAIN ORGANISER	National Securities Market Commission (CMVM)
FEATURES AND CONTENT	
FORMAT	Apart from the already mentioned warning notices and Q&As, given its growth, the CMVM created in its website an area dedicated to fraud prevention, as well as a brochure and an animated video.
START DATE	Ongoing
END DATE	Ongoing
OBJECTIVE	<p>The financial digitalisation phenomena and the increasing use of technological means by investors for their investment options has conversely seen an increase in fraudulent schemes in financial investments.</p> <p>The objective is to educate investors and especially make them aware of the risks involved in digital investing, as well as explaining the most common fraud mechanisms and how investors can deal with a suspected fraud.</p>
TARGET GROUP	Retail investors
LANGUAGES	Portuguese and English
TYPE OF OUTPUT PRODUCED	N/A
DIGITAL TOOLS & TECHNOLOGY USED	N/A

GENERAL INFORMATION	
INITIATIVE ID	PT 8
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Protocols with Universities (Academia) In a context of larger involvement with academia, the CMVM celebrated protocols with universities.
SUBJECT MATTER	Investment products/services Financial literacy
MAIN ORGANISER	National Securities Market Commission (CMVM)
FEATURES AND CONTENT	
FORMAT	Conferences, development of studies and papers, webinars, classes
START DATE	Ongoing
END DATE	N/A
OBJECTIVE	Cooperation in terms of financial education, development of cooperation in terms of academic studies and papers on financial investment, capital markets and behavioural biases. Also, the proximity and access to students to provide information is of the utmost importance, given that they are the first digital generation (generation Z) and some are starting to invest and other will hopefully be investors in the future.
TARGET GROUP	Univeristy students – generation Z
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	N/A
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	PT 9
COUNTRY	Portugal 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Financial Innovation Area</p> <p>With the aim to ensure stability of the financial system and promote investor protection the CMVM aims to guide its activity set on the principals of technological neutrality, proportionality and promoting integrity of the market as set out by the European Commission (EC). Therefore we developed this area on our website to provide information that aims to (1) ease dialogue with the promoters of new projects that include financial technology, within the scope of the CMVM duties (2) Clarify promoters on the regulatory framework of new projects and initiatives (3) identify in the innovative business models and activities risks to the market and to the investor so information can be provided to the investor.</p>
SUBJECT MATTER	Investment products/services
MAIN ORGANISER	National Securities Market Commission (CMVM)
FEATURES AND CONTENT	
FORMAT	Information on financial innovation, covering new technology and business models, legislation, initiatives and information about the Portuguese innovation hub: Portugal FinLab.
START DATE	Ongoing
END DATE	N/A
TARGET GROUP	Retail investor Promoters of Fintech projects
LANGUAGES	English and Portuguese
TYPE OF OUTPUT PRODUCED	N/A
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	PT 10
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Covid 19 – Guidelines for investors</u></p> <p>In the context of high uncertainty resulting from the Pandemic, in 2020 the CMVM issued a set of guidelines and clarifications addressed to investors. These add up to the supervisory measures taken by the CMVM in this unique context in order to protect investors rights and the integrity of the market wherein they make decisions.</p> <p>The CMVM listed a number of precautions to be taken in the face of volatility.</p>
SUBJECT MATTER	Investment products/services
MAIN ORGANISER	National Securities Market Commission (CMVM)
FEATURES AND CONTENT	
FORMAT	Digital information published in our website
START DATE	2020
END DATE	Ongoing
TARGET GROUP	Retail investor
LANGUAGES	English and Portuguese
TYPE OF OUTPUT PRODUCED	N/A
DIGITAL TOOLS & TECHNOLOGY USED	N/A

GENERAL INFORMATION	
INITIATIVE ID	PT 11
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>ASF Customer website</p> <p>ASF's Customer Website provides information on insurance and pension funds customers' rights and duties when using these products and services. Through the website customers can also access information to help them avoid frauds and scams, such as specific tools allowing them to verify entities authorised to sell insurance and pension funds products</p>
SUBJECT MATTER	Insurance and Pension Funds/products and services
MAIN ORGANISER	ASF - Portuguese Insurance and Pension Funds Supervisory Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Digital tools
START DATE	2009
END DATE	Ongoing
OBJECTIVE	To provide information and tools to help consumers better understand insurance coverage
TARGET GROUP	General population
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	Website


GENERAL INFORMATION	
INITIATIVE ID	PT 12
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Digital and social media campaigns</p> <p>ASF launched an information campaign with tips to consumers on different topics related to insurance matters, namely, how to protect against frauds and scams. The campaign is called "Segure-se bem!" (Tips to insure yourself) and is available on our digital platforms and social media (Facebook page).</p>
SUBJECT MATTER	Insurance and Pension Funds products/services
MAIN ORGANISER	ASF - Portuguese Insurance and Pension Funds Supervisory Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Digital tools
START DATE	August 2020
END DATE	Ongoing
OBJECTIVE	To reach a broader audience, namely young consumers
TARGET GROUP	General population/young consumers
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	Website and social media


GENERAL INFORMATION	
INITIATIVE ID	PT 13
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Podcast “Let´s talk Insurance” A podcast (audio and video) that focuses on relevant insurance matters, including how to protect against fraud and scams
SUBJECT MATTER	Insurance and Pension funds products/services
MAIN ORGANISER	ASF - Portuguese Insurance and Pension Funds Supervisory Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Digital tools
START DATE	November 2021
END DATE	Ongoing
OBJECTIVE	To ensure a greater efficiency on how the information on insurance and pension funds issues reaches consumers
TARGET GROUP	General population
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Educational material (audio and video)
DIGITAL TOOLS & TECHNOLOGY USED	Website, social media and streaming platforms


GENERAL INFORMATION	
INITIATIVE ID	PT 14
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Consumer Academy A microsite providing information on insurance and pension funds matters, through the use of explanatory short videos, knowledge assessments, and other interactive materials, including tips on “What do we have to keep in mind when buying insurance”.
SUBJECT MATTER	Insurance and Pension funds products/services
MAIN ORGANISER	ASF - Portuguese Insurance and Pension Funds Supervisory Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Digital tools
START DATE	November 2021
END DATE	Ongoing
OBJECTIVE	To ensure that consumers have appropriate channels to access clear and accurate information about insurance matters, namely on how to prevent fraud and scams
TARGET GROUP	General population
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Educational material (videos and knowledge assessments)
DIGITAL TOOLS & TECHNOLOGY USED	Website

GENERAL INFORMATION	
INITIATIVE ID	PT 15
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>APP – My Insurance</p> <p>A mobile app through which consumers can manage their insurance information and access to frequently asked questions related to different insurance topics. Explaining video available here.</p>
SUBJECT MATTER	Insurance and Pension funds products/services
MAIN ORGANISER	ASF - Portuguese Insurance and Pension Funds Supervisory Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Digital tools
START DATE	December 2018
END DATE	Ongoing
OBJECTIVE	To help consumers manage their insurance information and to provide clarification on a significant number of insurance topics
TARGET GROUP	General population
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	A platform to manage and access insurance information
DIGITAL TOOLS & TECHNOLOGY USED	Mobile app


GENERAL INFORMATION	
INITIATIVE ID	PT 16
COUNTRY	Portugal 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Fraud prevention dedicated area on the Website of the National Plan for Financial Education</p> <p>The website of the Portuguese National Plan for Financial Education “Todos Contam” (www.todoscontam.pt) has an area dedicated to fraud prevention.</p> <p>This website offers information and tools for managing personal finances, from budgeting to saving, taking credit and insurance and avoiding scams or frauds. The website has information on the most frequent types of digital scams, as well as on the precautions to take when accessing and using digital financial services, namely, banking products and services, investments and insurance.</p>
SUBJECT MATTER	Safe use of digital channels; digital financial services
MAIN ORGANISER	The Portuguese National Plan for Financial Education led by the Banco de Portugal , the Portuguese Insurance and Pension Funds Supervisory Authority (ASF) and the Portuguese Securities Market Commission (CMVM)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	09 July 2012
END DATE	Ongoing
OBJECTIVE	Disseminate awareness on cybersururity risks and fraud schemes and promote a safe use of digital channels to access financial products and services.
TARGET GROUP	General population
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Since 2018 on average, the website had 45,913 monthly viewers (information on views of the dedicated area is not available)
PROMOTION CHANNELS	Social media
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Online information and educational material
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	PT 17
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>#toptip campaign on digital financial education</p> <p>The #toptip campaign aims to raise awareness among secondary students on the safe use of digital channels when accessing banking products and services. The campaign includes the following 5 tips which were published on Instagram and on the Bank Customer Website of Banco de Portugal:</p> <ol style="list-style-type: none"> 1) Don't make the internet a high-risk gamble; 2) Your phone says a lot about you; 3) Think before you post; 4) Don't be tricked; 5) Don't give in to fraud. <p>These tips were also compiled in a brochure named '5 tips for staying safer online - #toptip'. Some of the training sessions in schools follow a game-based learning approach.</p>
SUBJECT MATTER	Safe use of digital channels; digital payments
MAIN ORGANISER	Banco de Portugal
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools, social media , trainings and seminars
START DATE	03 September 2018
END DATE	Ongoing
OBJECTIVE	Promote the safe use of digital channels by young people and start a movement towards greater digital financial literacy.
TARGET GROUP	Secondary Students
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	19,000 brochures ' 5 tips for staying safer online - #toptip ' were distributed among more than 700 secondary schools.
PROMOTION CHANNELS	Banco de Portugal, with the support of its regional network, carried out financial training sessions throughout the country that benefited more than 7000 students.
LANGUAGES	Social media, brochures, financial training sessions, the Bank Customer Website and the Website of the National Plan for Financial Education ("Todos Contam")
TYPE OF OUTPUT PRODUCED	Portuguese. Some contents and materials are also available in English
	Online information, brochures, games

GENERAL INFORMATION	
INITIATIVE ID	PT 18
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Online awareness campaigns on cybersecurity risks On a regular basis, awareness campaigns on cybersecurity risks are launched by Banco de Portugal through the Bank Customer Website and social media, particularly on special occasions such as the European Cybersecurity Month, the Internet Day or the Christmas period.
SUBJECT MATTER	Strong customer authentication (two-factor authentication); personal data protection; contactless payments; security rules for digital payments and for accessing accounts online.
MAIN ORGANISER	Banco de Portugal
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and social media
START DATE	14 March 2016
END DATE	Recurring
OBJECTIVE	Raise bank customers' awareness on the features and risks of new digital financial services and warn them about the importance of adopting resilient behaviours to avoid online scams and cybersecurity attacks.
TARGET GROUP	Bank customers
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Bank Customer Website, social media (Twitter, Instagram and LinkedIn) and mass media
LANGUAGES	Portuguese. Some contents and materials are also available in English
TYPE OF OUTPUT PRODUCED	News, videos and decoders
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	PT 19
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Financial Education Workbook 4 – chapter on digital channels</p> <p>The Financial Education Workbook 4, aimed at secondary students includes a chapter especially dedicated to the safe use of digital channels, which addresses the different types of scams and frauds and provides tips on how to avoid them, and how to safely use digital channels to access financial products and services.</p> <p>The Workbook includes a Teachers’ Handbook to support secondary school teachers addressing the themes established by the Core Competencies on Financial Education, on the six chapters of workbook 4. The Teachers handbook and all workbooks are available in digital format on a dedicated area on the National Plan for Financial Education Website and can be downloaded for free at: www.todoscontam.pt.</p>
SUBJECT MATTER	Safe use of digital channels; digital financial services.
MAIN ORGANISER	The Portuguese National Plan for Financial Education led by the Banco de Portugal , the Portuguese Insurance and Pension Funds Supervisory Authority (ASF) and the Portuguese Securities Market Commission (CMVM)
CO-ORGANISER	Ministry of Education and Financial Sector Associations
FEATURES AND CONTENT	
FORMAT	Printed workbook and online materials
START DATE	25 October 2021
END DATE	Ongoing
OBJECTIVE	Raise awareness on cybersecurity risks, when using digital channels (Internet, tablets or smartphones) to access financial products and services and promote the safe use of these digital channels.
TARGET GROUP	Secondary Students and teachers
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Social media, Website of the National Plan for Financial Education (“Todos Contam”), newsletter and conferences
LANGUAGES	Portuguese and English (available soon)
TYPE OF OUTPUT PRODUCED	Online information and educational material
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	PT 20
COUNTRY	Portugal 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Webinars on digital financial education and cybersecurity for teachers</p> <p>The Ministry of Education and the financial supervisors have been carrying out a teacher training programme, since 2014, to help teachers addressing the themes established by the Core Competencies in Financial Education. In 2020 and 2021, face-to-face training was replaced by webinars, due to the restrictions associated to the COVID-19 pandemic. The pandemic also led to an acceleration of the digital transformation, with a growing use of digital financial products and the emergence of new products and providers. In this context, these webinars for teachers were focused on digital financial services and cybersecurity risks. The first webinar (“Browse Safely – Digital Payments”) was focused on how to make a safe use of digital channels to access financial products and services, in particular to make payments. The second webinar (“Cybersecurity in digital transactions”) addressed the behaviour of investors in a digital environment and ways to prevent digital fraud and cybersecurity risks.</p>
SUBJECT MATTER	Safe use of digital channels; digital financial services
MAIN ORGANISER	The Portuguese National Plan for Financial Education led by the Banco de Portugal , the Portuguese Insurance and Pension Funds Supervisory Authority (ASF) and the Portuguese Securities Market Commission (CMVM)
CO-ORGANISER	Ministry of Education
FEATURES AND CONTENT	
FORMAT	Training sessions
START DATE	The first webinar was on 07 July 2020 The second webinar was on 07 October 2020
END DATE	N/A
OBJECTIVE	Strengthening teachers’ digital financial skills in order to help them promote digital financial education in schools.
TARGET GROUP	Teachers
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	5256 participants
PROMOTION CHANNELS	Directorate-General for Education online platforms, including websites and social media, Website of the National Plan for Financial Education (“Todos Contam”)
LANGUAGES	Portuguese

GENERAL INFORMATION	
INITIATIVE ID	PT 21
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Training on the safe use of digital channels and fraud prevention Banco de Portugal, through its regional network, holds financial training sessions on digital financial literacy across the country for students, seniors and other vulnerable groups. These sessions address topics such as fraud prevention and the safe use of digital channels.
SUBJECT MATTER	Safe use of digital channels; digital payments
MAIN ORGANISER	Banco de Portugal
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Training sessions
START DATE	01 January 2016
END DATE	Ongoing
OBJECTIVE	To promote the safe use of digital channels amongst young people, who tend to be tech-savvy and more confident in using these channels. To improve digital financial knowledge and skills of seniors and other vulnerable segments of the population, to prevent online scams and frauds.
TARGET GROUP	Students, seniors and other vulnerable groups
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	8721 (Since 2018)
PROMOTION CHANNELS	Social media, regional network of Banco de Portugal and Bank Customer Website .
LANGUAGES	Portuguese Some contents and materials also available in English
TYPE OF OUTPUT PRODUCED	N/A
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	PT 22
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Online debate “digital channels, real risks”</p> <p>During Global Money Week 2021, the National Plan promoted an innovative activity, specially designed to make students discuss the safe use of digital channels.</p> <p>Students from different secondary schools participated in this initiative, which involved several steps. First, all students answered an online survey about their behaviours when using digital channels. The results of these surveys were subsequently discussed in the classroom and students were asked to prepare a summary of the main findings, in particular on the risk behaviours identified in the use of digital channels. Finally, two students from each school were invited to participate on an online debate, to present their conclusions and discuss ways to use digital channels more safely.</p>
SUBJECT MATTER	Safe use of digital channels; digital payments
MAIN ORGANISER	The Portuguese National Plan for Financial Education led by the Banco de Portugal , the Portuguese Insurance and Pension Funds Supervisory Authority (ASF) and the Portuguese Securities Market Commission (CMVM)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Online debate
START DATE	24 March 2021
END DATE	24 March 2021
OBJECTIVE	To raise students' awareness on the importance of adopting precautionary habits when using digital channels, in particular their smartphones, to make digital payments and other financial transactions via the internet and mobile apps.
TARGET GROUP	Secondary school students
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	190
PROMOTION CHANNELS	Website of the National Plan for Financial Education (“Todos Contam”) and social media
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Lesson plans to guide classroom discussion; online survey; online debate
DIGITAL TOOLS & TECHNOLOGY USED	Online surveys through Google Forms

GENERAL INFORMATION	
INITIATIVE ID	PT 23
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Fraud prevention and digital security dedicated area in the Bank Customer Website</p> <p>Banco de Portugal's Bank Customer Website has a dedicated area with information on: the risks posed by using digital channels to carry out banking operations, such as making payments with credit cards or apps; how to make a safe use of these channels and; what to do if you are a victim of fraud.</p> <p>The Bank Customer Website provides information on bank customers' rights and duties when using banking products and services (mortgage and consumer credit, deposits and accounts, and payment services). Through this website, bank customers also have access to a range of services provided by Banco de Portugal, such as filing a complaint or information request, consulting the credit liabilities report and the bank accounts database.</p>
SUBJECT MATTER	Safe use of digital channels; digital financial services
MAIN ORGANISER	Banco de Portugal
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	17 April 2008
END DATE	Ongoing
OBJECTIVE	Financial education of consumers
TARGET GROUP	General population
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Since 2018 on average the website had 153,571 monthly viewers (information on views of the dedicated area is not available)
PROMOTION CHANNELS	Social media and tradicional mass media
LANGUAGES	Portuguese and English
TYPE OF OUTPUT PRODUCED	Online information and educational material
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	PT 24
COUNTRY	Portugal 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Digital Financial Literacy Strategy for Portugal</p> <p>The Banco de Portugal, with the support of the OECD and the European Commission, will design an evidence-based strategy on digital financial literacy for Portugal.</p> <p>This medium-long term project will encompass a mapping study of digital financial literacy in Portugal, underpinned by a survey of existing activities in this field, and by a national survey on the level of digital financial literacy of the population, aged 16 and over, as well as by desk research on international good practices.</p>
SUBJECT MATTER	Digital financial education
MAIN ORGANISER	Banco de Portugal
CO-ORGANISER	European Commission and OECD
FEATURES AND CONTENT	
FORMAT	High-level document
START DATE	13 October 2021
END DATE	Expected 30 June 2023
OBJECTIVE	The implementation of the Digital Financial Literacy Strategy, which is under preparation, is expected to contribute to empower the Portuguese population to increase the use and trust of digital financial products and services. It will also aim to make people more resilient to online scams and cybersecurity attacks, as well as more aware of behavioural biases when accessing financial products and services through digital channels
TARGET GROUP	The Portuguese population
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Workshops, conferences, Bank Customer Website and social media of the Banco de Portugal, the OECD and the European Commission
LANGUAGES	Portuguese and English
TYPE OF OUTPUT PRODUCED	Document with the Digital Financial Literacy Strategy for Portugal
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	SE 1
COUNTRY	Sweden 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	New arrivals programme A text book and movies for teachers of Swedish for immigrants.
SUBJECT MATTER	Financial literacy and personal finance management. The material introduces Swedish terminology for private finances, provides orientation within the Swedish banking and payment system and clarifies important rights and obligations in simple Swedish.
MAIN ORGANISER	Central bank or competent Authority - joint initiative
CO-ORGANISER	Central Bank or competent authority (banking, securities and/or insurance) - joint initiative
FEATURES AND CONTENT	
FORMAT	Website, online tools, a book
START DATE	2008
END DATE	Ongoing
OBJECTIVE	To provide immigrants with information about the Swedish (digital) financial system
TARGET GROUP	Other: Immigrants
LANGUAGES	Swedish
TYPE OF OUTPUT PRODUCED	A book, movies, quizzes
DIGITAL TOOLS & TECHNOLOGY USED	The tools that the target group use


GENERAL INFORMATION	
INITIATIVE ID	SE 2
COUNTRY	Sweden 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Protect Your Financial Future</u>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Central bank or Competent Authority - joint initiative
CO-ORGANISER	Central Bank or competent authority (banking, securities and/or insurance) - joint initiative
FEATURES AND CONTENT	
FORMAT	Website, online tools, folders, seminars, a book
START DATE	2010
END DATE	Ongoing
OBJECTIVE	Financial education for everyone (teaching trainers) – the initiative aims to make consumers more knowledgeable about and aware of their own personal finances. Several people in occupational categories have taken the course, including guardians, budget and debt advisors, consumer counsellors and union members.
TARGET GROUP	Trainers
LANGUAGES	Swedish
TYPE OF OUTPUT PRODUCED	A book, movies, quizzes, website, folders, a podcast
DIGITAL TOOLS & TECHNOLOGY USED	The tools that the target group use


GENERAL INFORMATION	
INITIATIVE ID	SE 3
COUNTRY	Sweden 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Secondary school programme
SUBJECT MATTER	Financial literacy and personal finance management It contains educational material for grades 3-6.
MAIN ORGANISER	Central bank or Competent Authority - Joint initiative
CO-ORGANISER	Central Bank or Competent Authority (banking, securities and/or insurance) - Joint initiative
FEATURES AND CONTENT	
FORMAT	Website, online tools and a book; mobile application
START DATE	10 October 2017
END DATE	Ongoing
OBJECTIVE	Financial literacy and personal finance management via the use of a game at the coin-museum and digitalised tool to make it available for everyone
TARGET GROUP	School students
LANGUAGES	Swedish
TYPE OF OUTPUT PRODUCED	A book, movies, quizzes, simulators, calculator games
DIGITAL TOOLS & TECHNOLOGY USED	The tools that the target group use


GENERAL INFORMATION	
INITIATIVE ID	SE 4
COUNTRY	Sweden 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Seniors programme
SUBJECT MATTER	Financial literacy and personal finance management The seniors programme is a course that aims to enhance pensioners' knowledge about the housing supplement, online banking, taxes, consumer law and everyday law, digitalisation and investment fraud.
MAIN ORGANISER	Central bank or competent authority - joint initiative
CO-ORGANISER	Central Bank or competent authority (banking, securities and/or insurance) - joint initiative.
FEATURES AND CONTENT	
FORMAT	Website, online tools, a book, folders and seminars
START DATE	Relaunched in 2019
END DATE	Ongoing
OBJECTIVE	Financial education for seniors (digitalisation and fraud)
TARGET GROUP	Elderly people
LANGUAGES	Swedish
TYPE OF OUTPUT PRODUCED	A book, movies, quizzes, website, folders, podcasts
DIGITAL TOOLS & TECHNOLOGY USED	The tools that the target group use

GENERAL INFORMATION	
INITIATIVE ID	SE 5
COUNTRY	Sweden 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	University programme, understanding pensions
SUBJECT MATTER	Financial literacy and personal finance management Knowledge about the pension system is low in Sweden. In this project, future human resources personnel are educated about the pension system in detail so that they can teach the future colleagues. The programme covers the whole system and life choices that people make that have consequences for their future pension.
MAIN ORGANISER	Central bank or competent authority - joint initiative
CO-ORGANISER	Central bank or competent authority (banking, securities and/or insurance) - joint initiative.
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...)
START DATE	2015
END DATE	Ongoing
OBJECTIVE	Education about the pension system for students in human resources management
TARGET GROUP	University students
LANGUAGES	Swedish
TYPE OF OUTPUT PRODUCED	A book, movies, quizzes, educational material
DIGITAL TOOLS & TECHNOLOGY USED	The tools that the target group use

GENERAL INFORMATION	
INITIATIVE ID	SE 6
COUNTRY	Sweden 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Upper secondary school programme
SUBJECT MATTER	Financial literacy and personal finance management ‘Koll på cashen’ (‘Keep Your Cash’) programme provides broad educational materials about personal finances for students in upper secondary school.
MAIN ORGANISER	Central bank or competent authority - joint initiative
CO-ORGANISER	Central bank or competent authority (banking, securities and/or insurance) - joint initiative.
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	2008
END DATE	Ongoing
OBJECTIVE	Personal finance for students
TARGET GROUP	School students
LANGUAGES	Swedish
TYPE OF OUTPUT PRODUCED	A book, movies, quizzes and online tools
DIGITAL TOOLS & TECHNOLOGY USED	The tools that the target group use

GENERAL INFORMATION	
INITIATIVE ID	SE 7
COUNTRY	Sweden 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	First time parents
SUBJECT MATTER	<p>Financial literacy and personal finance Management</p> <p>Being a parent in Sweden means new opportunities and obligations. Knowledge about the regulations regarding parental leave, the pension system and saving for a child needs to be updated when expecting a child. Normally, income falls and the expenses increase. To prevent future problems, the project aims to update financial knowledge.</p>
MAIN ORGANISER	Central bank or competent authority - joint initiative
CO-ORGANISER	Central bank or competent authority (banking, securities and/or insurance) - joint initiative.
FEATURES AND CONTENT	
FORMAT	Website, a book
START DATE	2019
END DATE	Ongoing
OBJECTIVE	Single parents have a hard time making ends meet. The project is aimed at preventing problems in the future
TARGET GROUP	Immigrants; first time parents
LANGUAGES	Swedish
TYPE OF OUTPUT PRODUCED	A book, movies, quizzes and a book
DIGITAL TOOLS & TECHNOLOGY USED	The tools that the target group use

GENERAL INFORMATION	
INITIATIVE ID	SE 8
COUNTRY	Sweden 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Teacher training (home and consumer studies)
SUBJECT MATTER	Financial literacy and personal finance Management Home and consumer studies is a mandatory school subject in Sweden and there is plenty of time for personal finance and financial literacy. The lessons are planned by the teachers who need more knowledge, as the market is digitalised and products and regulations are changing.
MAIN ORGANISER	Central bank or competent authority - joint initiative
CO-ORGANISER	Central bank or competent authority (banking, securities and/or insurance) - joint initiative.
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...)
START DATE	2019
END DATE	Ongoing
OBJECTIVE	New products, services and regulation on the financial market
TARGET GROUP	Teachers
LANGUAGES	Swedish
TYPE OF OUTPUT PRODUCED	A book, movies, quizzes, educational material
DIGITAL TOOLS & TECHNOLOGY USED	The tools that the target group use

GENERAL INFORMATION	
INITIATIVE ID	SI 1
COUNTRY	Slovenia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Brochures</u> Insurance Supervision Agency (AZN) regularly issues Brochures with useful information for consumers
SUBJECT MATTER	Basic information for consumers on Life insurance and distribution – what to be careful about when communicating with an agent or broker. Basic information for consumers on Property Insurance – what to be careful about when buying property insurance. Information for customers on new IDD regulation – what to be careful about when buying insurance under new IDD regime. All brochures give information on the role of the AZN and Complaint schemes. The new brochure, which will be published by the end of 2021 will give also basic information on Internet sale and on basic insurance expressions (to increase insurance literacy).
MAIN ORGANISER	Insurance Supervision Agency (AZN)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	The 1 st and the 2 nd Brochure were printed and distributed to households, all of them are also available on the AZN's webpage
START DATE	October 2015
END DATE	Ongoing and Recurring
OBJECTIVE	To give basic information to consumers when contacted by insurance distributor, buying life or property insurance
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	>500 The 1st brochure was printed in 770.000 copies, and the 2nd one in 293.000 copies and distributed to households. The 3rd brochure (on IDD) was only published on the webpage of the AZN and cannot estimate the number of people benefiting from them.
PROMOTION CHANNELS	Post, webpage
LANGUAGES	English, Slovenian
TYPE OF OUTPUT PRODUCED	Brochure / leaflet
DIGITAL TOOLS & TECHNOLOGY USED	Digital PDF file of the brochure / leaflet



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