

GENERAL INFORMATION	
INITIATIVE ID	DE 1
COUNTRY	Germany 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	BaFin-website
SUBJECT MATTER	Financial products/services, consumer information on banking products, insurance products and securities
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	Ongoing
END DATE	Ongoing
OBJECTIVE	To help consumers develop the knowledge, skills and confidence to appropriately understand risks and opportunities, to make informed choices and to know where to go for assistance.
TARGET GROUP	Consumers in general
LANGUAGES	German
TYPE OF OUTPUT PRODUCED	Online information

GENERAL INFORMATION	
INITIATIVE ID	DE 2
COUNTRY	Germany 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Basic investor education on banking products and related services in easy-to-read language Basic information on the terminology of banking and of investment products in two brochures
SUBJECT MATTER	Banking products/services
MAIN ORGANISER	German Federal Financial Supervisory Authority (BaFin)
CO-ORGANISER	n/a
FEATURES AND CONTENT	
FORMAT	The brochures are available in hard copy and can also be downloaded from BaFin's website: https://www.bafin.de/dok/13035364 https://www.bafin.de/dok/11529872
START DATE	Brochure 1): 1 October 2018 Brochure 2): 30 September 2019 (update)
END DATE	Ongoing
OBJECTIVE	The initiative is a contribution to financial inclusion
TARGET GROUP	The brochures are targeted at consumers with limitations or disabilities in learning or reading or at consumers with a low level of language skills.
LANGUAGES	German
TYPE OF OUTPUT PRODUCED	Two brochures as described

GENERAL INFORMATION	
INITIATIVE ID	DE 3
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
MAIN ORGANISER	German Federal Financial Supervisory Authority (BaFin)
CO-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.
FEATURES AND CONTENT	
FORMAT	Website and online tools https://www.bafin.de/dok/13137530 https://www.bafin.de/dok/12615068
START DATE	Seminar 1): 25 June 2019 Seminar 2): 17 October 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
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.

GENERAL INFORMATION	
INITIATIVE ID	DE 4
COUNTRY	Germany 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Consumer education on what to consider before making an investment decision Basic rules of investing, investing when retired
SUBJECT MATTER	Banking products/services, personal finance management
MAIN ORGANISER	German Federal Financial Supervisory Authority (BaFin)
CO-ORGANISER	n/a
FEATURES AND CONTENT	
FORMAT	Paper advertisement. The leaflets are available in hard copy and can also be downloaded from BaFin's website. https://www.bafin.de/dok/10044674 https://www.bafin.de/dok/13035950
START DATE	February 2019
END DATE	Leaflet 1): 28 August 2018 Leaflet 2): 30 September 2019
OBJECTIVE	Practical guidance for consumers on how to prepare an investment decision
TARGET GROUP	Elderly people (investing when retired), consumers in general (basic rules of investing)
LANGUAGES	German
TYPE OF OUTPUT PRODUCED	Leaflet

GENERAL INFORMATION	
INITIATIVE ID	DE 5
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