

| GENERAL INFORMATION | |
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| INITIATIVE ID | HR 1 |
| COUNTRY | Croatia |
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| INFORMATION ON THE INITIATIVE | |
| NAME AND DESCRIPTION | <p><u>Educational lectures</u></p> <p>The Croatian National Bank organises a variety of educational workshops for groups of primary school students and lectures for groups of secondary school and university students on topics within the competence of the central bank. The Croatian National Bank aims to make its lectures interesting and informative, fostering interaction between its lecturers and students</p> |
| SUBJECT MATTER | Banking products /financial products and services |
| MAIN ORGANISER | Croatian National Bank |
| CO-ORGANISER | n/a |
| FEATURES AND CONTENT | |
| FORMAT | Physical |
| START DATE | 10 March 2014 |
| END DATE | Ongoing |
| OBJECTIVE | The main objective is to increase awareness and knowledge of basic financial products and services within the remit of te central bank. |
| TARGET GROUP | School students |
| LANGUAGES | Croatian |
| TYPE OF OUTPUT PRODUCED | Leaflet, educational material |

| GENERAL INFORMATION | |
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| INITIATIVE ID | HR 2 |
| COUNTRY | Croatia  |
| INFORMATION ON THE INITIATIVE | |
| NAME AND DESCRIPTION | <p>Revision of all published information for consumers and the addition of Frequently Asked Questions</p> <p>The initial website with information for consumers was published in 2015. In 2019, there was a revision of all published information for consumers and the addition of FAQ. https://www.hnb.hr/about-us/consumer-protection/information-for-consumers</p> |
| SUBJECT MATTER | Financial literacy and personal finance management residential mortgages, payment services, e-money, deposits, personal loans, payment accounts, insurance, savings products |
| MAIN ORGANISER | Croatian National Bank |
| CO-ORGANISER | n/a |
| FEATURES AND CONTENT | |
| FORMAT | Website and online tools |
| START DATE | 2 September 2019 |
| END DATE | Ongoing |
| OBJECTIVE | The main objective of the initiative is to improve and update basic information provided for consumers about bank accounts, cashless payments, savings and loans to support consumers in achieving a better understanding of banking and financial services. |
| TARGET GROUP | Consumers in general |
| LANGUAGES | Croatian, English |
| TYPE OF OUTPUT PRODUCED | Online information |

| GENERAL INFORMATION | |
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| INITIATIVE ID | HR 3 |
| COUNTRY | Croatia |
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| INFORMATION ON THE INITIATIVE | |
| NAME AND DESCRIPTION | <p><u>Memorandum of cooperation with the aim of raising the level of financial literacy in the Republic of Croatia</u></p> <p>The memorandum of cooperation (MoC) was the result of a ‘Twinning light project’ implemented by HAUS Finnish Institute of Public Management Ltd and the Ministry of Finance of the Republic of Croatia (January–June 2017).</p> |
| SUBJECT MATTER | Financial literacy and personal finance management |
| MAIN ORGANISER | Government department. An MoC was the output recommended by partners from the ‘Twinning light project’ which was started under EU Transition facility programme for Croatia. |
| CO-ORGANISER | The MoC was a joint initiative signed between 16 public and private stakeholders, among which is the Croatian National Bank. |
| FEATURES AND CONTENT | |
| FORMAT | MoC signed by stakeholders’ executives |
| START DATE | 30 May 2018 |
| END DATE | Ongoing until 2020 |
| OBJECTIVE | The MoC is expected to achieve the better cooperation between stakeholders, to ensure more effective financial education initiatives. |
| TARGET GROUP | Consumers in general |
| LANGUAGES | Croatian, English |
| TYPE OF OUTPUT PRODUCED | No public output produced |

| GENERAL INFORMATION | |
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| INITIATIVE ID | HR 4 |
| COUNTRY | Croatia  |
| INFORMATION ON THE INITIATIVE | |
| NAME AND DESCRIPTION | <p>Memorandum of cooperation of Regional Working Group for Financial Education.</p> <p>The memorandum of cooperation (MoC) is in the process of being signed by the central banks within the Regional Working Group for Financial Education (RWG FE).</p> |
| SUBJECT MATTER | Financial literacy and personal finance management |
| MAIN ORGANISER | Joint initiative between: Bank of Albania, Croatian National Bank, Central Bank of the Republic Kosovo, Central Bank of Montenegro, National Bank of the Republic of North Macedonia, National Bank of Romania, Bank of Slovenia, Central Bank of the Republic of Turkey |
| CO-ORGANISER | n/a |
| FEATURES AND CONTENT | |
| FORMAT | The MoC is in the process of being signed by central banks executives |
| START DATE | Signing is in process |
| END DATE | Ongoing |
| OBJECTIVE | The MoC aims to develop regional cooperation and a platform for exchanging expertise, knowledge and best practices among central banks in the field of financial education. |
| TARGET GROUP | Consumers in general |
| LANGUAGES | English |
| TYPE OF OUTPUT PRODUCED | No public output produced |

| GENERAL INFORMATION | |
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| INITIATIVE ID | HR 5 |
| COUNTRY | Croatia  |
| INFORMATION ON THE INITIATIVE | |
| NAME AND DESCRIPTION | <p>Initiative to expand the spectrum of the central bank's communication channels</p> <p>Facebook page: https://hr-hr.facebook.com/hnb.hr</p> <p>LinkedIn page: https://www.linkedin.com/company/croatian-national-bank/</p> <p>Twitter account: https://twitter.com/HNB_HR</p> <p>Youtube: https://www.youtube.com/channel/UCotSpU9O5WMhPedWsR2jIXg</p> |
| SUBJECT MATTER | Financial literacy and personal finance management residential mortgages, payment services, e-money, deposits, personal loans, payment accounts, insurance, savings products |
| MAIN ORGANISER | Croatian National Bank |
| CO-ORGANISER | n/a |
| FEATURES AND CONTENT | |
| FORMAT | Social media; Engagement in social networks and Youtube |
| START DATE | Since 14 December 2017 |
| END DATE | Ongoing |
| OBJECTIVE | The objectives of the initiative are to promote terminology related to financial literacy and build confidence in the central bank, as well as to provide younger consumers with important information about banking products through social networks. |
| TARGET GROUP | Consumers in general |
| LANGUAGES | Croatian |
| TYPE OF OUTPUT PRODUCED | Online information, education material, a public warning |

| GENERAL INFORMATION | |
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| INITIATIVE ID | HR 6 |
| COUNTRY | Croatia |
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| INFORMATION ON THE INITIATIVE | |
| NAME AND DESCRIPTION | <p>Debate</p> <p>The debate is the main event of the celebration of the Global Money week and the European Money week in Croatian National Bank. The event is co-organised with the Croatian Debate Society. The Croatian National Bank provides the venue, topics, introductory lectures, public relations and web streaming. The Croatian Debate Society provides the host of the event and two debating teams.</p> <p>https://www.youtube.com/watch?v=bkqta0u-UIA</p> |
| SUBJECT MATTER | Banking and financial products and services |
| MAIN ORGANISER | Croatian National Bank |
| CO-ORGANISER | Joint initiative with the Croatian Debate Society |
| FEATURES AND CONTENT | |
| FORMAT | Physical, competitions, social media |
| START DATE | 2016 |
| END DATE | Ongoing annually |
| OBJECTIVE | The objective of the initiative is to give young people the opportunity to learn about topics related to banking and to express their opinion on the subject. |
| TARGET GROUP | School students |
| LANGUAGES | Croatian |
| TYPE OF OUTPUT PRODUCED | Online information |

| GENERAL INFORMATION | |
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| INITIATIVE ID | HR 7 |
| COUNTRY | Croatia |
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| INFORMATION ON THE INITIATIVE | |
| NAME AND DESCRIPTION | mHNB mobile app |
| SUBJECT MATTER | Banking products/services |
| MAIN ORGANISER | Croatian National Bank (CNB) |
| CO-ORGANISER | n/a |
| FEATURES AND CONTENT | |
| FORMAT | Website and online tools |
| START DATE | 14 December 2017 |
| END DATE | Ongoing |
| OBJECTIVE | The Croatia Natinal Bank created a mobile app, mHNB, which provides services and additional information to consumers. It provides a systematic and searchable overview of data on the lending conditions of banks and enables users of banking services to compare different offers of selected loan types at all credit institutions. In addition, mHNB provides the exchange rate list and an overview of fees for standardised services related to payment accounts. |
| TARGET GROUP | Consumers in general |
| LANGUAGES | Croatian |
| TYPE OF OUTPUT PRODUCED | Online information |

| GENERAL INFORMATION | |
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| INITIATIVE ID | HR 8 |
| COUNTRY | Croatia |
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| INFORMATION ON THE INITIATIVE | |
| NAME AND DESCRIPTION | 'All for consumers' website Central Consumer Portal: https://www.szp.hr/ |
| SUBJECT MATTER | Banking products/services; deposits; personal loans; payment accounts |
| MAIN ORGANISER | Government department – Ministry of Economy, Entrepreneurship and Crafts |
| CO-ORGANISER | Joint initiative with 25 public stakeholders, among which is the Croatian National Bank. |
| FEATURES AND CONTENT | |
| FORMAT | Website and online tools |
| START DATE | 30 April 2019 |
| END DATE | Ongoing |
| OBJECTIVE | The aim of this project is to present information on all stakeholders and competent authorities on one website and provide consumers with all important information in different areas of consumer protection policy. The objective of the initiative is to help consumers make informed decisions and solve problems. Banking products/services, deposits, personal loans, payment account themes are also included as a part of the whole consumer protection policy. |
| TARGET GROUP | Consumers in general |
| LANGUAGES | Croatian |
| TYPE OF OUTPUT PRODUCED | Online information, educational material, public warning |

| GENERAL INFORMATION | |
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| INITIATIVE ID | HR 9 |
| COUNTRY | Croatia  |
| INFORMATION ON THE INITIATIVE | |
| NAME AND DESCRIPTION | Manual on consumer rights |
| SUBJECT MATTER | Banking products/services, deposits, personal loans, payment accounts |
| MAIN ORGANISER | Government department - Ministry of economy, entrepreneurship and crafts |
| CO-ORGANISER | Joint initiative 25 public stakeholders among which is the Croatian National Bank |
| FEATURES AND CONTENT | |
| FORMAT | Physical (seminars, conferences...) Website and online tools |
| START DATE | 8 March 2018 |
| END DATE | Ongoing - Information is reviewed on a yearly basis |
| OBJECTIVE | The aim of this project is to involve all stakeholders and competent authorities in the handbook and provide consumers with all important information in different areas of consumer protection policy. The objective of the initiative is to help consumers make informed decisions and solve problems. Banking products/services, deposits, personal loans and payment account themes are also represented as a part of the whole consumer protection policy. |
| TARGET GROUP | Consumers in general |
| LANGUAGES | Croatian |
| TYPE OF OUTPUT PRODUCED | Educational material |

| GENERAL INFORMATION | |
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| INITIATIVE ID | HR 10 |
| COUNTRY | Croatia  |
| INFORMATION ON THE INITIATIVE | |
| NAME AND DESCRIPTION | <u>Croatia National Bank Open Doors Day</u> Every spring, the Croatia National Bank opens the doors of the Stock Exchange Hall in the main building of the Croatia National Bank. In 2019, the bank organised a short workshop on banknote security features. |
| SUBJECT MATTER | Financial literacy and personal finance management |
| MAIN ORGANISER | Croatian National Bank |
| CO-ORGANISER | n/a |
| FEATURES AND CONTENT | |
| FORMAT | Physical (seminars, conferences...) |
| START DATE | 2017 |
| END DATE | Ongoing |
| OBJECTIVE | The objective of the initiative is to enable the public to have a guided tour of one of the monuments of Croatia's architectural heritage. In 2019, after the tour the CNB's experts educated the public how to recognise counterfeit banknotes. |
| TARGET GROUP | Consumers in general |
| LANGUAGES | Croatian |
| TYPE OF OUTPUT PRODUCED | No public output produced |

| GENERAL INFORMATION | |
|---|---|
| INITIATIVE ID | HR 11 |
| COUNTRY | Croatia |
|  | |
| INFORMATION ON THE INITIATIVE | |
| NAME AND DESCRIPTION | <p><u>Strategy for the adoption of the Euro in the Republic of Croatia (the Eurostrategy)</u></p> <p>The Government of the Republic of Croatia officially adopted the Eurostrategy in May 2018 and established a National Council for Euro Adoption. The Governor of the Croatian National Bank (CNB) was appointed deputy head of the National Council. The CNB's management held public presentations of the Eurostrategy in 17 county chambers of commerce and six business schools in Croatia. In addition, the CNB officials held a number of lectures for students, teachers and experts from various areas of the economy as well as for other interested groups.</p> |
| SUBJECT MATTER | Financial literacy and personal finance management |
| MAIN ORGANISER | Croatian National Bank |
| CO-ORGANISER | Government Department |
| FEATURES AND CONTENT | |
| FORMAT | Physical (seminars, conferences...), Website, Social media |
| START DATE | May 2018 |
| END DATE | Ongoing |
| OBJECTIVE | The aims of Eurostrategy were to inform the public of the advantages and disadvantages of the adoption of the Euro, to explain the adoption procedure and to describe economic policies and reforms contributing to the adoption of the Euro. |
| TARGET GROUP | Consumers in general |
| LANGUAGES | Croatian |
| TYPE OF OUTPUT PRODUCED | Media (TV, radio, video), online information, leaflet, educational material |

| GENERAL INFORMATION | |
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| INITIATIVE ID | HR 12 |
| COUNTRY | Croatia  |
| INFORMATION ON THE INITIATIVE | |
| NAME AND DESCRIPTION | <p>A series of educational videos on security features of kuna banknotes</p> <p>The Croatian National Bank has issued a series of educational videos on security features of kuna banknotes. For each kuna banknote denomination, the CNB has made a video that explains in detail the authenticity-checking procedure.</p> |
| SUBJECT MATTER | Financial literacy and personal finance management |
| MAIN ORGANISER | Croatian National Bank |
| CO-ORGANISER | n/a |
| FEATURES AND CONTENT | |
| FORMAT | Website and online tools |
| START DATE | 1 July 2019 |
| END DATE | Ongoing |
| OBJECTIVE | The Croatian National Bank pays great attention to the protection of banknotes and coins against counterfeiting, and in designing kuna banknotes and kuna and lipa coins it pays particular attention to new security features that are simple to verify and at the same time complex to imitate. The CNB also conducts on an on-going basis, the national training programme on banknote and coin authentication for bank and financial institution employees, supplies systematically new banknotes and separates worn out and damaged banknotes to facilitate authenticity verification |
| TARGET GROUP | Consumers in general |
| LANGUAGES | Croatian |
| TYPE OF OUTPUT PRODUCED | Media (TV, radio, video) |

| GENERAL INFORMATION | |
|---|--|
| INITIATIVE ID | HR 13 |
| COUNTRY | Croatia |
|  | |
| INFORMATION ON THE INITIATIVE | |
| NAME AND DESCRIPTION | Educational video material 'Compare bank fees' https://www.youtube.com/watch?v=q04-yiCPlIk |
| SUBJECT MATTER | Payment accounts |
| MAIN ORGANISER | Croatian National Bank |
| CO-ORGANISER | n/a |
| FEATURES AND CONTENT | |
| FORMAT | Website and online tools |
| START DATE | 26 November 2018 |
| END DATE | Ongoing |
| OBJECTIVE | The objective of the initiative is to give useful information and enable consumers to compare current bank account charges in order to reduce costs |
| TARGET GROUP | Consumers in general |
| LANGUAGES | Croatian |
| TYPE OF OUTPUT PRODUCED | Media (TV, radio, video) |