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Moldova will have, for the first time, a national financial inclusion strategy

The initiative [1] to develop the National Financial Inclusion Strategy of the Republic of Moldova (NFIS 2030) was validated on 14 August 2025, by the Coordination Council for Sustainable Development through the approval of the NFIS 2030 Concept.

The authorities will thus bring financial services even closer to the people, supporting the improvement of citizens' quality of life and living standards.

The strategy and its implementation program will be developed based on this framework document, which outlines the priority areas for action and key objectives for increasing the level of financial inclusion in the Republic of Moldova.

NFIS 2030 aims to strengthen access to, use of, and quality of financial services for citizens and households from diverse social backgrounds, with a focus on vulnerable or financially excluded groups, as well as small and medium-sized enterprises (SMEs).

The document sets out four main pillars of action:

1. Use and quality of financial services – diversifying and adapting financial services to meet the real needs of all consumers;
2. Payment ecosystem – developing and modernising payment infrastructure, with a focus on areas with low levels of digitalization;
3. Consumer protection in financial services – strengthening protection mechanisms, effective complaint resolution, and prevention of abusive practices;
4. Financial capacity – increasing the level of financial education, including digital literacy.

Thus, NFIS 2030 will contribute to reducing social and regional disparities in access to financial services, stimulate innovation and digitalization in the sector, strengthen consumer protection, and contribute to the development of financial skills among the population.

This will be the first national financial inclusion strategy in the Republic of Moldova, a process initiated by the National Bank of Moldova with technical assistance provided by the World Bank through the M-GROW program. The Ministry of Finance, the National Commission for Financial Markets, the Ministry of Education and Research, the Ministry of Economic Development and Digitalization, the Ministry of Labour and Social Protection, and the Moldovan Banks Association are involved in the development of the document.

To ensure transparency and a participatory process, the authorities invite all stakeholders: public institutions, the business community, academia, civil society organizations, and development partners to contribute to shaping the strategy's priorities and implementation measures by completing the Stakeholder Registration Form [2], available on the platform www.particip.gov.md. [3]

The NFIS 2030 concept can be accessed HERE [4].

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Concept of the National Financial Inclusion Strategy of the Republic of Moldova [4]

Stakeholder Registration Form [2]

Tag-uri

financial inclusion [6]

Concept of the National Strategy for Financial Inclusion of the Republic of Moldova 2030 [7]

Concept of the National Strategy for Financial Inclusion 2030 [8]

Concept of the National Strategy for Financial Inclusion [9]

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https://www.bnm.md/ro/node/68868

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[1] https://www.bnm.md/ro/content/anunt-privind-initierea-elaborarii-strategiei-nationale-de-incluziune-financiara-republicii [2] https://forms.office.com/pages/responsepage.aspx?id=MNSHWDQAYUW3cRLHf68voFWzydisHOtFhjsh7u_j1i1UNTA4NjY4NVVSNzlUNTBQREVWRkdFS1Y5NS4u&route=shorturl [3] https://particip.gov.md/ro/document/stages/proiect-de-lege-pentru-aprobarea-strategiei-nationale-de-incluziune-financiara-a-republicii-moldova-2030/15041 [4] https://www.bnm.md/files/CONCEPT_SNIF2030_validat.pdf [5] mailto:nfis@bnm.md [6] https://www.bnm.md/ro/search?hashtags[0]=financial inclusion [7] https://www.bnm.md/ro/search?hashtags[0]=Concept of the National Strategy for Financial Inclusion of the Republic of Moldova 2030 [8] https://www.bnm.md/ro/search?hashtags[0]=Concept of the National Strategy for Financial Inclusion 2030 [9] https://www.bnm.md/ro/search?hashtags[0]=Concept of the National Strategy for Financial Inclusion