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The NBM and NCFM, with the support of the Good Governance Fund of the Great Britain Government, united their efforts for the financial education of population

Do you want to know what a credit is and how to protect yourself from over-indebtedness, or to understand the financial system of the Republic of Moldova and how to increase incomes from your own investments? You will find the answers for these questions and many other from the series of informative materials launched today by the National Bank of Moldova (NBM) and the National Commission for Financial Markets (NCFM).

“Financial education is imperative, because financial products develop faster than knowledge and human abilities”, stated the Governor of the NBM, Octavian Armasu. The head of the central bank underlined that: “Awareness of the risks of financial products is the strongest tool that we can make available to the population to prevent financial crises. When we take a loan, we need to understand the risks and estimate objectively our capacity to repay the loan”.

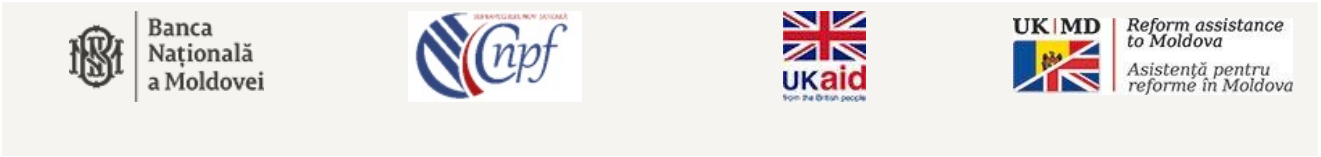
In his turn, Valeriu Chitan, the president of NCFM said: “The role of financial education becomes more and more visible, especially in the context of social-economic evolution and common challenges for countries in transition. In this way, to support the need of making consumers more responsible and increase their trust in financial products and services, it is necessary to involve the authorities in organizing information and financial education campaigns, as a component of the regulation and supervision reforms”.

In the last 3 years, the volume of loans granted to individuals by banks increased by MDL 7.5 billion, while the number of bank cards in circulation – by over 450 thousand.

On the other hand, in the same period, the sector of non-banking lending registered a rise in the number of loan beneficiaries by 360 thousand, which means that during three consecutive years, non-banking lending organizations have granted at least one loan each minute. These evolutions show a rapid increase in the use of financial products by the population. This is why we need a higher level of financial knowledge to prevent eventual risks, including over-indebtedness.

Therefore, the analytical notes will reflect the most important concepts and financial products, such as inflation, the effective annual interest rate, consumer credit, car leasing, insurance etc. The materials will be published in the next two months and become available on the websites of the organizers: www.bnm.md [1], www.cnpf.md [2] and www.expert-grup.org [3].

At the same time, you can follow the campaign on the Facebook profile of the project “Learn! Give sense to money” - https://www.facebook.com/dasensbanilor/ [4], as well as on other social media platforms. In addition, contests will be organized for the covered topics, and the winners will receive awards. The first analytical note of the series launched today refers to the financial system and may be accessed on the above-mentioned websites. The publishing of analytical materials is a continuation of the financial education project “Learn! Give sense to money”.



Метки

financial education [5]

NCFM [6]

Good Governance Fund of the Great Britain Government [7]

National Commission for Financial Markets [8]

Источник URL:
https://www.bnm.md/ru/node/60078

Ссылки по теме:

[1] http://www.bnm.md [2] http://www.cnpf.md [3] http://www.expert-grup.org [4] https://www.facebook.com/dasensbanilor/ [5] https://www.bnm.md/ru/search?hashtags[0]=financial education [6] https://www.bnm.md/ru/search?hashtags[0]=NCFM [7] https://www.bnm.md/ru/search?hashtags[0]=Good Governance Fund of the Great Britain Government [8] https://www.bnm.md/ru/search?hashtags[0]=National Commission for Financial Markets