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## The National Bank of Moldova and the Moldovan Banks Association join forces to strengthen financial education and financial inclusion

The National Bank of Moldova (NBM) and the Moldovan Banks Association (ABM) today signed a Collaboration Protocol establishing the framework for cooperation to promote financial education, strengthen financial inclusion, and support the digitisation of payments in the Republic of Moldova.

The document was signed by the Governor of the National Bank of Moldova, Ms Anca Dragu, and by the Chairman of the Moldovan Banks Association, Mr Dorel Noroc.

The Protocol provides for the development of joint projects and initiatives for information, training and awareness-raising, aimed at the population, the business environment and other users of financial services.

“By collaborating with the Moldovan Banks Association we unite our efforts to reach closer to people and to build together a society in which modern financial services are accessible, understood and used safely. At the centre of this endeavour are financial education and financial inclusion. We stand by every citizen, regardless of age, occupation or place of residence – in towns or villages – to provide them with the information and tools needed to make responsible financial decisions, which contribute to financial balance and everyone’s well-being,” said Ms Anca Dragu, Governor of the National Bank of Moldova.

For his part, Mr Dorel Noroc added: “The signing of the collaboration protocol with the National Bank of Moldova marks an essential and unique step in strengthening financial education and promoting financial inclusion in Moldova. Through joint efforts, we will develop and promote educational materials that bring people closer to modern, safe and accessible financial services, thereby contributing to increased confidence and greater citizen participation in economic life.”

Through this collaboration, the NBM and the ABM aim to contribute to raising the level of financial literacy among the population, to promote the use of modern financial services and digital payments, to strengthen financial inclusion, and to inform about consumer protection in financial services.

Moreover, the initiative seeks to intensify efforts to prevent and combat digital fraud through information, training and awareness-raising activities conducted jointly.

Additionally, the cooperation will include the organisation of training sessions, information campaigns, thematic workshops and public events, as well as the development and dissemination of educational materials on the responsible management of financial resources and the safe use of digital financial services.

### Tags

[The Association of Banks of Moldova \(ABM\)](#) <sup>[1]</sup>

[Memorandum of Understanding to promote financial education](#) <sup>[2]</sup>

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[and support the digitization of payments](#) <sup>[4]</sup>

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