



| GENERAL INFORMATION   |   |
|---|---|
| INITIATIVE ID   | <b>HR 1</b>   |
| COUNTRY   | <b>Croatia</b>  |
|  |   |
| INFORMATION ON THE INITIATIVE   |   |
| NAME AND DESCRIPTION  | <a href="#"><u>mHNB mobile app</u></a>  |
| 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   |   |
|---|---|
| INITIATIVE ID   | HR 2  |
| COUNTRY   | Croatia   |
|  |   |
| INFORMATION ON THE INITIATIVE   |   |
| NAME AND DESCRIPTION  | <b>'All for consumers' website</b><br>Central Consumer Portal: <a href="https://www.szp.hr/">https://www.szp.hr/</a>  |
| 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   |   |
|---|---|
| INITIATIVE ID   | HR 3  |
| COUNTRY   | Croatia   |
|  |   |
| INFORMATION ON THE INITIATIVE   |   |
| NAME AND DESCRIPTION  | <a href="#">Manual on consumer rights</a>   |
| 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...)<br>Website and online tools   |
| START DATE  | 08 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   |   |
|---|---|
| INITIATIVE ID   | HR 4  |
| COUNTRY   | Croatia   |
|  |   |
| INFORMATION ON THE INITIATIVE   |   |
| NAME AND DESCRIPTION  | <p><b><u>Croatian National Bank Open Doors Day</u></b></p> <p>Every spring, the Croatian National Bank opens the doors of the Stock Exchange Hall in the main building of the Croatian National Bank. In 2019, the bank organised a short workshop on banknote security features.</p> |
| 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 5   |
| COUNTRY   | Croatia  |
|  |  |
| INFORMATION ON THE INITIATIVE   |  |
| NAME AND DESCRIPTION  | <p><a href="#"><u>Strategy for the adoption of the Euro in the Republic of Croatia (the Eurostrategy)</u></a></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   |   |
|---|---|
| INITIATIVE ID   | HR 6  |
| COUNTRY   | Croatia   |
|  |   |
| INFORMATION ON THE INITIATIVE   |   |
| NAME AND DESCRIPTION  | <p><a href="#"><u>A series of educational videos on security features of kuna banknotes</u></a></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  | 01 July 2019  |
| END DATE  | Ongoing   |
| OBJECTIVE   | <p>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</p> |
| TARGET GROUP  | Consumers in general  |
| LANGUAGES   | Croatian  |
| TYPE OF OUTPUT PRODUCED   | Media (TV, radio, video)  |


| GENERAL INFORMATION   |  |
|---|--|
| INITIATIVE ID   | HR 7   |
| COUNTRY   | Croatia  |
|  |  |
| INFORMATION ON THE INITIATIVE   |  |
| NAME AND DESCRIPTION  | <b>Educational video material 'Compare bank fees'</b><br><a href="https://www.youtube.com/watch?v=q04-yiCPlIk">https://www.youtube.com/watch?v=q04-yiCPlIk</a> |
| 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)   |


| GENERAL INFORMATION   |   |
|---|---|
| INITIATIVE ID   | HR 8  |
| COUNTRY   | Croatia   |
|  |   |
| INFORMATION ON THE INITIATIVE   |   |
| NAME AND DESCRIPTION  | <p><b><u>Radio show "ABC of Finance"</u></b></p> <p>Radio show produced and broadcasted in cooperation with the Croatian Catholic Radio. In "ABC of Finance" once a week, Croatian National Bank's representative talk about relevant topics related to financial literacy. Representatives of HANFA (Croatian Financial Services Supervisory Agency), another financial regulator, and Croatian Monetary Institute also took part in several episodes.</p> |
| SUBJECT MATTER  | All financial products and services, regulation and supervisory measures, topics regarded financial literacy and personal finance management  |
| MAIN ORGANISER  | Croatian National Bank  |
| CO-ORGANISER  | Croatian Catholic Radio   |
| FEATURES AND CONTENT  |   |
| FORMAT  | Radio   |
| START DATE  | 03 October 2019   |
| END DATE  | Ongoing   |
| OBJECTIVE   | The objective of the show is to raise the level of financial literacy of the listeners of the Croatian Catholic Radio - on average, this radio station is listened more by women than men aged 40+, with regular income (salary, pension)   |
| TARGET GROUP  | Consumers in general  |
| NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE                                     | Large audience reach because the radio station has a national concession and the show is broadcasted in prime time. The first season of the show was aired at 9:30 a.m., but from the second season the show airs at 4:30 p.m.  |
| PROMOTION CHANNELS  | Social networks and website of Croatian Catholic Radio  |
| LANGUAGES   | Croatian  |
| TYPE OF OUTPUT PRODUCED   | All broadcasted episodes of the show are permanently available on the radio station's website.<br><br><a href="https://hkr.hkm.hr/emisije/financijska-abeceda/">https://hkr.hkm.hr/emisije/financijska-abeceda/</a>   |
| DIGITAL TOOLS & TECHNOLOGY USED   | N/A   |



| GENERAL INFORMATION                             |   |
|---|---|
| INITIATIVE ID                                   | HR 9  |
| COUNTRY   | Croatia    |
| INFORMATION ON THE INITIATIVE                   |   |
| NAME AND DESCRIPTION                            | <p><b><u>Bi-weekly sequences dedicated to financial literacy topics within show "Good morning, Croatia" broadcasted on public TV</u></b></p> <p>"Good morning, Croatia" is mosaic morning show broadcasted on national public television. Show brings informative and entertaining content. Every second Thursday at 7:45 am in the show is broadcasted section "Financial Literacy" where the expert from Croatian National Bank talk about relevant topics related to financial literacy.</p> |
| SUBJECT MATTER                                  | All financial products and services, regulation and supervisory measures, topics regarded financial literacy and personal finance management  |
| MAIN ORGANISER                                  | Croatian National Bank  |
| CO-ORGANISER                                    | Croatian Radiotelevision  |
| FEATURES AND CONTENT                            |   |
| FORMAT  | TV  |
| START DATE                                      | 16 September 2021   |
| END DATE  | Ongoing   |
| OBJECTIVE                                       | The objective of the initiative is to talk in a simple and understandable way about key information regarding banking products and services. Also, the objective is to inform consumers - users of banking services with their rights.  |
| TARGET GROUP                                    | Consumers in general  |
| NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE | Large audience reach because the HRT is public broadcaster with national concession and the show is broadcasted in morning prime time.  |
| PROMOTION CHANNELS                              | No promotion  |
| LANGUAGES                                       | Croatian  |
| TYPE OF OUTPUT PRODUCED                         | No public output produced   |
| DIGITAL TOOLS & TECHNOLOGY USED                 | N/A   |

| GENERAL INFORMATION   |  |
|---|--|
| INITIATIVE ID   | HR 10  |
| COUNTRY   | Croatia  |
|  |  |
| INFORMATION ON THE INITIATIVE   |  |
| NAME AND DESCRIPTION  | <p><b><u>Live students debate</u></b></p> <p>The Debate is the main event of the Global Money week celebration and European Money week in Croatian National Bank. The event is co-organised with the Croatian Debate Society. The CNB provides the venue, topics, intro lectures, PR and web streaming. The Croatian Debate Society provides host of the event and two debate teams.</p> |
| SUBJECT MATTER  | The subject changes every year - topics are carefully selected each year depending on current issues in the banking products market. The 5th Debate was held in 2021 with the topic: Should banks be socially responsible?   |
| MAIN ORGANISER  | Croatian National Bank   |
| CO-ORGANISER  | Joint initiative with the Croatian Debate Society  |
| FEATURES AND CONTENT  |  |
| FORMAT  | Due to the implementation of epidemiological measures because of COVID-19 pandemic the Debate was held physical but without public. High school students from all over Croatia followed the Debate live on social media – streaming live was on the Youtube channel and Facebook of the CNB.   |
| START DATE  | 16 March 2016  |
| END DATE  | Recurring  |
| OBJECTIVE   | The objective of the initiative is to give young people a chance to learn about topics related to banking sector and to express their opinion on the subject.  |
| TARGET GROUP  | High school students   |
| NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE                                     | More than 1.700 views on social networks   |
| PROMOTION CHANNELS  | The initiative was announced on website and on social networks   |
| LANGUAGES   | Croatian   |
| TYPE OF OUTPUT PRODUCED   | Online information and video material  |
| DIGITAL TOOLS & TECHNOLOGY USED   | N/A  |

| GENERAL INFORMATION   |   |
|---|---|
| INITIATIVE ID   | HR 11   |
| COUNTRY   | Croatia   |
|  |   |
| INFORMATION ON THE INITIATIVE   |   |
| NAME AND DESCRIPTION  | <p><u><a href="#">Live and online educational lectures</a></u></p> <p>The Croatian National Bank regularly organize lectures for students and teachers in the field of economic and financial literacy. Due to the COVID-19 pandemic lectures have been partially held virtually.</p> |
| SUBJECT MATTER  | Banking products/services (credit, deposit, payment account), relevant consumer protecting regulation and financial literacy and personal finance management.   |
| MAIN ORGANISER  | Croatian National Bank  |
| CO-ORGANISER  | N/A   |
| FEATURES AND CONTENT  |   |
| FORMAT  | Physical and virtual (online)   |
| START DATE  | 10 March 2014   |
| END DATE  | Ongoing   |
| OBJECTIVE   | The main objective is to increase awareness and knowledge about basic financial products and services within the remit of central bank within school population and to increase knowledge of teachers within "train the trainer" project.   |
| TARGET GROUP  | Pupils / school students, university students, teachers   |
| NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE                                     | The number of people benefiting from the initiative per year: In 2019 – 4289; In 2020 – 833; In 2021 (until October)- 2397  |
| PROMOTION CHANNELS  | Website   |
| LANGUAGES   | Croatian  |
| TYPE OF OUTPUT PRODUCED   | Educational and video materials were produced for schools that do not have technical equipment for virtual lectures - video lessons on agreed topic were recorded: credits, savings and payment accounts  |
| DIGITAL TOOLS & TECHNOLOGY USED   | Communication platforms were used for virtual lectures (Zoom, Webex, own platform,...). Video materials were produced within PowerPoint presentation  |

| GENERAL INFORMATION   |  |
|---|--|
| INITIATIVE ID   | HR 12  |
| COUNTRY   | Croatia  |
|  |  |
| INFORMATION ON THE INITIATIVE   |  |
| NAME AND DESCRIPTION  | <u>Leaflets for consumers</u>  |
|   | Information leaflets for consumers regarding cybersecurity, online payment, fraud and scams  |
| SUBJECT MATTER  | Financial literacy and personal finance management   |
| MAIN ORGANISER  | Croatian National Bank   |
| CO-ORGANISER  | N/A  |
| FEATURES AND CONTENT  |  |
| FORMAT  | Website  |
| START DATE  | 16 June 2021   |
| END DATE  | 16 June 2021   |
| OBJECTIVE   | The objective of the initiative is to give useful information and enable consumers' awareness of the risks they may be exposed to when using online payments or remote banking services. |
| TARGET GROUP  | Consumers in general   |
| NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE                                     | N/A  |
| PROMOTION CHANNELS  | Website  |
| LANGUAGES   | Croatian   |
| TYPE OF OUTPUT PRODUCED   | Online information, leaflet, educational material  |
| DIGITAL TOOLS & TECHNOLOGY USED   | N/A  |