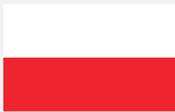


GENERAL INFORMATION	
INITIATIVE ID	PL 1
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>CEDUR (the Educational Centre For Market Participants) - long-term educational project - World Investor Week</u> The seminar 'Cybersecurity from the perspective of financial service users', part of the third World Investor Week campaign, is a presentation on basic cyber-security issues in the context of financial services from a customer perspective.
SUBJECT MATTER	Banking products/services; payment services, cybersecurity, digital and financial exclusion, online theft of money: customers' rights, financial market participants/customers as a vulnerability, targets and tools for cyber criminals
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF) is the national coordinator of the World Investor Week 2019 (the campaign initiated by IOSCO).
CO-ORGANISER	The Warsaw Stock Exchange Foundation (WSE Foundation), the Financial Ombudsman, the Centre for Education Development (CED).
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...);
START DATE	4 October 2019
END DATE	4 October 2019
OBJECTIVE	The purpose of the seminar was to provide an overview of the key aspects of cybersecurity in financial services from the perspective of customers (financial market participants), in the form of a presentation of a case study.
TARGET GROUP	Trainers: the seminar was targeted at methodology advisors, teachers of economics and vocational training courses, and other teachers interested in finance, e.g. school coordinators of the Global Money Week campaign.
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	Educational material; new knowledge that can be transferred

GENERAL INFORMATION	
INITIATIVE ID	PL 2
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>CEDUR (the Educational Centre For Market Participants) - long-term educational project - World Investor Week</u> The seminar: 'Cybercrime and financial market crime issues'. The presentation of the main issues relating to cybercrime in the context of financial services.
SUBJECT MATTER	Banking products/services, payment accounts, cybersecurity
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF)
CO-ORGANISER	n/a
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...);
START DATE	23 October 2019
END DATE	23 October 2019
OBJECTIVE	The aim of the seminar was to present basic issues concerning cybercrime in the context of financial services, methods of counteracting threats in cyberspace and crimes related to the use of e-space.
TARGET GROUP	The seminar was addressed to representatives of the institutions of consumer rights protection.
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	Educational material; new knowledge that can be used while performing professional duties.

GENERAL INFORMATION	
INITIATIVE ID	PL 3
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Scientific conference 'Consumer safety - holistic approach'</u> Lecture on 'Security of consumers of financial services in virtual space. Supervisory aspect'
SUBJECT MATTER	Banking products/services, payment services, cybersecurity
MAIN ORGANISER	Warsaw School of Economics (http://www.sgh.waw.pl/en)
CO-ORGANISER	The Polish Financial Supervision Authority (UKNF)
FEATURES AND CONTENT	
FORMAT	A lecture
START DATE	23 September 2019
END DATE	23 September 2019
OBJECTIVE	The aims of the conference were to exchange knowledge and experiences related to the safety of modern consumers; to draw attention to the safety of goods and services used by various groups of consumers, the safety of consumers in the virtual space, and legal regulations and institutions' responsibility for consumer safety; to organise a valuable discussion and exchange of views; and to bring together the academic community focused on the above mentioned issues.
TARGET GROUP	University students, consumers in general, trainers, academic community
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	Educational material

GENERAL INFORMATION	
INITIATIVE ID	PL 4
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>UKNF warning on phishing confidential information in connection with the PSD2</u> This warning was published on the KNF website.
SUBJECT MATTER	Banking products/services, payment services, payment accounts, cybersecurity
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF)
CO-ORGANISER	n/a
FEATURES AND CONTENT	
FORMAT	Website and online tools, public warning
START DATE	6 September 2019
END DATE	6 September 2019
OBJECTIVE	Draw attention to the need for special caution and urge the clients of financial institutions to comply with their communication standards.
TARGET GROUP	Consumers in general
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	Public warning

GENERAL INFORMATION	
INITIATIVE ID	PL 5
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>'Don't get fooled, check before you sign' social campaign (Nie daj się nabrać. Sprawdź zanim podpiszesz)</u>
SUBJECT MATTER	Personal loans, financial products/services. The campaign highlights risks related to signing financial contracts, particularly when taking out high-interest short-term loans, as well as using financial services that are not subject to state supervision.
MAIN ORGANISER	National Bank of Poland
CO-ORGANISER	The Polish Financial Supervision Authority (UKNF), the Bank Guarantee Fund, the Ministry of Finance, the Ministry of Justice, the National Bank of Poland, the Office of Competition and Consumer Protection, police.
FEATURES AND CONTENT	
FORMAT	Website and online tools, media, social media, printed advertisement
START DATE	1 January 2012
END DATE	Ongoing
OBJECTIVE	To educate the consumers and help to eliminate unreliable companies and financial institutions from the market (to enhance the security and stability of the financial market)
TARGET GROUP	Consumers in general
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	Media (TV, radio, video), online information, online tools - financial calculators for borrowers, leaflet

GENERAL INFORMATION	
INITIATIVE ID	PL 6
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>‘Who will you become on the day the bubble bursts?’ social campaign</u> Social campaign raising awareness of financial market participants and warning of the risk associated with investments in crypto-assets, pyramid schemes and the unsupervised Forex market.
SUBJECT MATTER	E-money, financial products/services, legality of activities of entities operating in the financial market - providers of financial services and products.
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF)
CO-ORGANISER	The National Bank of Poland - NBP, Ministry of Finance, police
FEATURES AND CONTENT	
FORMAT	Website and online tools, media (TV,radio), Internet, printed poster
START DATE	1 June 2018
END DATE	Ongoing
OBJECTIVE	The purpose of the campaign was to draw clients’ attention to the risks associated with investments in crypto-currencies and on the Forex market, as well as to raise the awareness of the fact, that in the financial market, one should not trust entities or individuals that offer ‘a quick and certain high profit’. The campaign identified sources of information such as the KNF website, where clients can check whether or not the provider whose services they want to use has appropriate authorisation. In addition to the website campaign, the ‘KNF Alert’ app tool provided a quick and easy access to information on KNF-supervised entities and the verification of information on the entities entered on the list of public warnings.
TARGET GROUP	Consumers in general
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	Media (TV, radio, video) - the campaign was promoted on television and radio stations and on the Internet and included broadcasting of two 30 second information spots. In addition, posters were placed in some tax offices and in police headquarters.

GENERAL INFORMATION	
INITIATIVE ID	PL 7
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Global Money Week</p> <p>Global Money Week (GMW) is an annual financial awareness campaign built to inspire children and young people to learn about money matters, livelihoods and entrepreneurship. Initiated by Child & Youth Finance International (CYFI) in 2012, it is now organised by the OECD International Network on Financial Education (OECD/INFE).</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF) is the national coordinator of the campaign
CO-ORGANISER	Ministry of Finance
FEATURES AND CONTENT	
FORMAT	Competitions: financial literacy and skills competitions, art competitions accompanied by exhibitions of posters, collages, infographics and photos; workshops, lectures and lessons; financial games and class competitions; multimedia presentations; short-movie making; personal budget surveys; class-room newspapers; broadcast programmes and a school blogs on GMW.
START DATE	12-18 March 2018
END DATE	25-31 March 2019
OBJECTIVE	Celebrate GMW, the UKNF, in partnership with the Ministry of Finance, ensured that many schools across the country participated in the global campaign. The different activities raise awareness of money matters among children and youth and allow them to develop the knowledge and skills needed to become financially independent and employable in the future.
TARGET GROUP	School students
LANGUAGES	Polish
TYPES OF OUTPUT PRODUCED	All teachers who took on the role of the GMW school coordinator were offered access to UKNF's publications on financial literacy and were invited to the training seminar on issues related to the financial market organised by the UKNF, as part of the educational project called CEDUR.

GENERAL INFORMATION	
INITIATIVE ID	PL 8
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>CEDUR (the Educational Centre for Market Participants)</u> It is a long-term educational project including, for example, seminars, workshops and educational publications (free brochures and handbooks). The main part of CEDUR consists of training seminars and workshops aimed at carefully selected groups of participants. The seminars are delivered by the employees of the UKNF.
SUBJECT MATTER	The seminars, depending on the audience, focus mainly on current issues concerning financial market supervision, changes in laws and regulations, as well as the detection of offences on the capital market and the protection of consumers of financial services.
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF)
CO-ORGANISER	The National Association of Cooperative Banks, the Warsaw Stock Exchange Foundation (WSE Foundation), the Financial Ombudsman, the Centre for Education Development (CED).
FEATURES AND CONTENT	
FORMAT	Training seminars, workshops
START DATE	1 January 2009
END DATE	Ongoing
OBJECTIVE	The project is aimed at: promoting and disseminating financial literacy and encouraging an understanding of how the financial market operates; ensuring proper operation of the financial market (through seminars for the judiciary, prosecutors and law enforcement officers, as well as for representatives of the regulated entities, on changes to laws and regulations, and current issues concerning financial market supervision); ensuring the stability of the financial market (in particular by organising seminars on risk management standards, capital requirements for banks, investment firms and insurance companies); enhancing financial consumer protection; training the trainers.
TARGET GROUP	Representatives of entities supervised by the KNF, representatives of unions/associations of entities supervised by the KNF, judiciary, prosecutors and law enforcement officers, consumer protection institutions, school environment, consumers and the general public.
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	Educational material, online information, presentations, educational brochures and handbook.