






GENERAL INFORMATION	
INITIATIVE ID	DE 1 
COUNTRY	Germany
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	BaFin-website
SUBJECT MATTER	Financial products/services, consumer information on banking products, insurance products and securities
MAIN ORGANISER	Central bank or Competent authority (banking, securities and/or insurance)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	2016
END DATE	Ongoing
OBJECTIVE	To help consumers develop the knowledge, skills and confidence to appropriately understand risks and opportunities, to make informed choices and to know where to go for assistance.
TARGET GROUP	Consumers in general
LANGUAGES	German
TYPE OF OUTPUT PRODUCED	Online information


GENERAL INFORMATION	
INITIATIVE ID	DE 2 
COUNTRY	Germany
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Basic investor education on banking products and related services in easy-to-read language Basic information on the terminology of banking and of investment products in two brochures
SUBJECT MATTER	Banking products/services
MAIN ORGANISER	German Federal Financial Supervisory Authority (BaFin)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	The brochures are available in hard copy and can also be downloaded from BaFin's website: https://www.bafin.de/dok/13035364 https://www.bafin.de/dok/11529872
START DATE	Brochure 1): 1 October 2018 Brochure 2): 30 September 2019 (update)
END DATE	Ongoing
OBJECTIVE	The initiative is a contribution to financial inclusion
TARGET GROUP	The brochures are targeted at consumers with limitations or disabilities in learning or reading or at consumers with a low level of language skills.
LANGUAGES	German
TYPE OF OUTPUT PRODUCED	Two brochures as described


GENERAL INFORMATION	
INITIATIVE ID	DE 3
COUNTRY	Germany 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Online seminars (digital meet-ups) for elderly consumers on different subjects concerning banking, investing and insurance</p> <p>Practical everyday information for consumers on questions related to banking products and services (e.g. the particularities of payment transactions abroad and the effects of digitalisation on everyday banking)</p>
SUBJECT MATTER	Banking products/services, insurance products/services
MAIN ORGANISER	German Federal Financial Supervisory Authority (BaFin)
CO-ORGANISER	These online seminars are an initiative of and organised by Digital Kompass, a joint project between the German National Association of Senior Citizens' Organisations (Bundesarbeitsgemeinschaft der Seniorenorganisationen – BAGSO) and the non-profit association Deutschlandsicher im Netz e.V.
FEATURES AND CONTENT	
FORMAT	<p>Website and online tools</p> <p>https://www.bafin.de/dok/13137530</p> <p>https://www.bafin.de/dok/14896510</p> <p>https://www.bafin.de/dok/15951730</p>
START DATE	<p>Seminar 1): 25 September 2019</p> <p>Seminar 2): 17 October 2019</p>
END DATE	Ongoing
OBJECTIVE	Practical guidance concerning products and services related to banking, investing and insurance for elderly consumers in a tailor-made way
TARGET GROUP	Elderly people
LANGUAGES	German
TYPE OF OUTPUT PRODUCED	Presentations and oral information (answers to several questions given during the seminars). The presentations are available on BaFin's website for further use.


GENERAL INFORMATION	
INITIATIVE ID	DE 4 
COUNTRY	Germany
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Consumer education on what to consider before making an investment decision Basic rules of investing, investing when retired
SUBJECT MATTER	Banking products/services, personal finance management
MAIN ORGANISER	German Federal Financial Supervisory Authority (BaFin)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Paper advertisement. The leaflets are available in hard copy and can also be downloaded from BaFin's website. https://www.bafin.de/dok/10044674 https://www.bafin.de/dok/13035950
START DATE	February 2019
END DATE	Ongoing
OBJECTIVE	Practical guidance for consumers on how to prepare an investment decision
TARGET GROUP	Elderly people (investing when retired), consumers in general (basic rules of investing)
LANGUAGES	German
TYPE OF OUTPUT PRODUCED	Leaflet

GENERAL INFORMATION	
INITIATIVE ID	DE 5 
COUNTRY	Germany
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Topic FinTech: company start-ups and FinTech companies (part of the initiative BaFin website (DE 1)with consumer information on banking products, insurance products and securities)
SUBJECT MATTER	Basic information on the definition of FinTechs (i.e. alternative payment methods, blockchain technology, virtual currencies) their business models and authorisation requirements provided in the consumer section of the website of the German Federal Financial Supervisory Authority (BaFin) https://www.bafin.de/dok/8894774 https://www.bafin.de/dok/8054672
MAIN ORGANISER	German Federal Financial Supervisory Authority (BaFin)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	Article published on BaFin's website in 2017, several new publications in 2019
END DATE	Ongoing
OBJECTIVE	The objective is to give consumers a brief overview of FinTech terminology, the services provided by FinTech companies and the business models.
TARGET GROUP	Consumers in general
PROMOTION CHANNELS	Newsletter
LANGUAGES	German/English
TYPE OF OUTPUT PRODUCED	Online information

GENERAL INFORMATION	
INITIATIVE ID	DE 6
COUNTRY	Germany 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Supervision and police warn of fraudulent international online trading platforms</p> <p>BaFin, the Federal Criminal Police Office (BKA) and the State Criminal Police Office warn consumers about the dangers of online trading in certain speculative financial instruments. These include, for example, financial contracts for difference (CFDs) and binary options on commodities, stocks, indices as well as currencies and cryptocurrencies.</p> <p>https://www.bafin.de/dok/11771594</p> <p>https://www.bafin.de/dok/14064370</p>
SUBJECT MATTER	Investment products/services
MAIN ORGANISER	Joint initiative: German Federal Financial Supervisory Authority (BaFin,) Federal Criminal Police Office and State Criminal Police Office
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website
START DATE	04 December 2018
END DATE	Ongoing
OBJECTIVE	Warning consumers
TARGET GROUP	Consumers in general
PROMOTION CHANNELS	Newsletter
LANGUAGES	German
TYPE OF OUTPUT PRODUCED	Online information

GENERAL INFORMATION	
INITIATIVE ID	DE 7
COUNTRY	Germany 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>General warnings regarding crypto assets</p> <p>BaFin points for example out that the acquisition of coins - also known as tokens depending on the design - as part of so-called Initial Coin Offerings (ICOs) entails considerable risks for investors. ICOs are highly speculative investments. Investors should be prepared for the fact that a total loss of their investment is possible.</p> <p>www.bafin.de/dok/15309256</p> <p>www.bafin.de/dok/10181964</p> <p>www.bafin.de/dok/14722644</p> <p>www.bafin.de/dok/12079002</p> <p>www.bafin.de/dok/10181896</p>
SUBJECT MATTER	Investment products/services
MAIN ORGANISER	German Federal Financial Supervisory Authority (BaFin)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website
START DATE	15 November 2017
END DATE	Ongoing
OBJECTIVE	Warning consumers
TARGET GROUP	Consumers in general
PROMOTION CHANNELS	Newsletter
LANGUAGES	German
TYPE OF OUTPUT PRODUCED	Online information

GENERAL INFORMATION	
INITIATIVE ID	DE 8
COUNTRY	Germany 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Geld verstehen (“Understanding money”)</p> <p>We deal with money every day. But what actually is money? How much money do I have and how can I pay with it? And who is actually responsible for the money? This student book answers these and other questions. It shows the possibilities of how you can pay with money, how you can save it or how you can borrow it. It explains who is responsible for the money and how to make sure it keeps its value. The student book is designed for use in the lower secondary level. Work and teacher's notebook: There is a workbook for the student book with worksheets tailored directly to the chapters of the student book. There is a separate didactic guide for teachers (teachers' booklet). To place an order, you must register as an educational institution in our order portal.</p>
SUBJECT MATTER	Personal finance; Eurosystem/monetary policy
MAIN ORGANISER	Deutsche Bundesbank
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Booklet/online (pdf). The Bundesbank provides the student book and the accompanying booklet free of charge. They can be ordered individually or as a class set via the Deutsche Bundesbank's order portal.
START DATE	2018
END DATE	Ongoing
OBJECTIVE	Educate schoolchildren
TARGET GROUP	Schoolchildren
PROMOTION CHANNELS	Website, Newsletter; https://www.bundesbank.de/de/publikationen/schule-und-bildung/medienpaket-mit-geld-umgehen--864774
LANGUAGES	German
TYPE OF OUTPUT PRODUCED	Booklet / Online information

GENERAL INFORMATION	
INITIATIVE ID	DE 9
COUNTRY	Germany 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Mit Geld umgehen (“Managing money”)</p> <p>In cooperation with the FWU (Institute for Film and Image in Science and Education), the Bundesbank has expanded its offering for secondary level at schools. The aim of the new media package is to teach schoolchildren basic skills in dealing with money personally. The package offers four short films – (1) Budgeting; (2) Paying with money; (3) Borrowing money; and (4) Investing money – which is also available as a complete film.</p> <p>Didactic tips and an extensive range of work materials complement the short films. 21 worksheets serve to repeat, consolidate and deepen the learning content. The entire film is also available with English subtitles as well as an German audio-descriptive version. Educational institutions can order or download the films with teaching materials on DVD free of charge</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Deutsche Bundesbank
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website / DVD
START DATE	2020
END DATE	Ongoing
OBJECTIVE	Educate schoolchildren
TARGET GROUP	Schoolchildren
PROMOTION CHANNELS	Website, Newsletter: https://www.bundesbank.de/en/service/school-service/teaching-materials/teaching-materials-for-the-managing-money-media-package-876044
LANGUAGES	German / English
TYPE OF OUTPUT PRODUCED	Online information