






GENERAL INFORMATION	
INITIATIVE ID	MT 1
COUNTRY	Malta
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Bank Fees – Knowing and comparing</u></p> <p>The campaign aimed at raising awareness among consumers on the importance to make informed decisions by requesting the relevant information from payment service providers in relation to their payment account. The campaign also contained information on the relevant characteristics of the Fee Information Document and the Statement of Fees.</p>
SUBJECT MATTER	Banking products/services(Bank fees)
MAIN ORGANISER	Malta Financial Services Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Digital tools (Website, social media). Other (leaflet)
START DATE	15 March 2019
END DATE	31 May 2019
OBJECTIVE	Raise awareness among consumers on their right of receiving clear and concise information related to their bank account. The campaign also provided information on Fee Information Document and the Statement of Fees.
TARGET GROUP	General public
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Press release, website, leaflet, online video ads, editorial content, TV commercial
LANGUAGES	English and Maltese
TYPE OF OUTPUT PRODUCED	A dedicated page on the MFSA website containing the material of the campaign and an educational video, leaflet printed and available at the banks' branches: Bilingual leaflet for Students(school visits), local councils(60+), public employment service offices, Banks reps, SMEs representatives; Leaflet on website and cross linking; Poster at bank branches; E-shot to MFSA database of consumers; PressRelease; Online newspaper (Banners and article); 40 second tv spot during prime time; Social Media posting and boosting of video; Pre-roll advertising on youtube


GENERAL INFORMATION	
INITIATIVE ID	MT 2
COUNTRY	Malta
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	School visits Series of visits organised for young students aged 12-15 on basic financial literacy topics.
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Malta Financial Services Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical (seminar)
START DATE	October 2019
END DATE	March 2020
OBJECTIVE	Increasing awareness among young students on basic financial literacy topics. The visits focused on the following topics: (i) banking different ways to pay, what is a bank account, what is the difference between debit and credit card, how to use online and mobile banking services (ii) insurance What is an insurance product, what types of insurance products exist, how it works, common terms used (iii) investment Difference between shares and bonds, what is the budgeting and why it is important
TARGET GROUP	School Students aged 12-15
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	100 - 300
PROMOTION CHANNELS	N/A
LANGUAGES	English
TYPE OF OUTPUT PRODUCED	Presentation used during the visit
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	MT 3
COUNTRY	Malta
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Home Insurance</u></p> <p>The campaign was aimed at raising awareness about the different types of home insurance cover available to consumers, highlighting the fact that a home insurance policy might cover either 'bulding' only or it may include the 'contents' as well. The two insurance covers may be taken out together or independently and not necessarily from the same provider.</p>
SUBJECT MATTER	Insurance product (Home insurance)
MAIN ORGANISER	Malta Financial Services Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Digital tools (Website, social media) Media (TV shows, newspapers)
START DATE	30 June 2020
END DATE	31 July 2021
OBJECTIVE	Providing information on home insurance, highlighting and explaining the difference between 'buldings' and 'contents' insurance.
TARGET GROUP	First time owners (20-35 years old), second time owners (35-50 years old) and later years home owners (50+)
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	<p>People reached:</p> <p>6139 through MFSA Social Media</p> <p>77508 through newspaper articles</p>
PROMOTION CHANNELS	Press release, website, newspaper articles, social media, tv and radio interviews
LANGUAGES	English and Maltese
TYPE OF OUTPUT PRODUCED	A dedicated page on the MFSA website containing the material of the campaign and a number of educational videos, social media posts and visuals, participation in TV interviews, newspaper articles

GENERAL INFORMATION	
INITIATIVE ID	MT 4
COUNTRY	Malta
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Campaign for investors' awareness</u></p> <p>The main objective of this campaign was to raise awareness among consumers about financial literacy with a focus on the different regulated markets to help them make informed decisions. The campaign aimed also to demystify certain investment jargon such as 'trading venue', 'regulated market' and 'multilateral trading facility (MTF)', providing information on the different types of financial instruments that can be traded on each trading venue type.</p> <p>The campaign coincided with the World Investor Week 2020.</p>
SUBJECT MATTER	Financial literacy with a focus on the different trading venues.
MAIN ORGANISER	Malta Financial Services Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Digital tools (Website, social media), Media (TV shows, newspapers), Videos and posters distributed throughout bank branches
START DATE	09 October 2020
END DATE	30 October 2020
OBJECTIVE	Generate awareness and support in the education of financial literacy. Provide information on the different types of trading venues and the different types of financial instruments that can be traded on each trading venue.
TARGET GROUP	General public with particular focus on small investors aged 55+
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	People reached on social media: 4054 - 790 web page visits (Measurement of further reach through other platforms is not available).
PROMOTION CHANNELS	Press release, website, newspaper articles, social media, tv and radio interviews
LANGUAGES	English and Maltese
TYPE OF OUTPUT PRODUCED	A dedicated page on the MFSA website containing the material of the campaign and a number of educational videos, social media posts and visuals, participation in TV interviews, newspaper articles

GENERAL INFORMATION	
INITIATIVE ID	MT 5
COUNTRY	Malta
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Payment Accounts Fees Comparison Tool</u></p> <p>The tool allows consumers to compare the fees being charged by Credit and Financial Institutions in respect of Payment Accounts held in Malta. The fees displayed in the Comparison Tool reflects the fees of the most representative services linked to a Payment Account, such as those related to the opening of the account, cash deposit and encashment of cheques.</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Malta Financial Services Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Digital tools (Comparison tool)
START DATE	April 2021
END DATE	Ongoing
OBJECTIVE	To provide a tool which helps consumers to make more informed decision by bringing together and comparing fee-related information about Payment Accounts being offered by Credit and Financial Institutions
TARGET GROUP	General public
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Press release, newspaper articles, social media posts. The tool is accessible through the MFSA website
LANGUAGES	English
TYPE OF OUTPUT PRODUCED	Consumers have the possibility of downloading a pdf copy of the information generated by the Comparison Tool. Such information can also be sent via email or printed
DIGITAL TOOLS & TECHNOLOGY USED	Consumers have the possibility to: (i) select a minimum of two and a maximum of three entities; (ii) select one of the product or service featuring on the website; (iii) select one product or service per each entity

GENERAL INFORMATION	
INITIATIVE ID	MT 6
COUNTRY	Malta
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Digital Banking Awareness</u>
	The campaign was aimed at increasing awareness on the benefits of using digital banking as well as giving tips on how to have a safe online banking experience.
SUBJECT MATTER	Banking products/services(Online banking services)
MAIN ORGANISER	Malta Financial Services Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Digital tools (Website, social media) Media (TV shows, newspapers) Educational videos and informative posters distributed throughout bank branches
START DATE	24 June 2021
END DATE	31 August 2021
OBJECTIVE	Drive awareness on the convenience of using Digital Banking facilities, as an alternative to accessing banking services without the need to go to the branch. The campaign aimed also to give tips on how to have a safe online banking experience
TARGET GROUP	Primary target: Male/Female: 55+ Secondary target: 65+ (pensionable age bracket) Tertiary target: Youth (setting up their first bank account)
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	The campaign reached approximately reached 370000 people (MFSA website and newspapers). This excludes reach via TV and radio appearances.
PROMOTION CHANNELS	Press release, website, newspaper articles, social media, tv and radio interviews.
LANGUAGES	English and Maltese
TYPE OF OUTPUT PRODUCED	Educational videos displayed and posters distributed within bank branches, social media posts and visuals, advertising banners on news portals, dedicated page on the website, participation in TV and radio shows, newspaper articles, online quiz and polls.

GENERAL INFORMATION	
INITIATIVE ID	MT 7
COUNTRY	Malta
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Invest Smartly</u></p> <p>In the wake of the IOSCO World Investor Week (WIW) 2021 the MFSA launched an educational campaign with the objective to raise awareness among consumers on financial literacy, as well as giving tips on how to make informed investment decisions. The campaign also touched upon the concept of sustainable finance to promote the possibility of making investments which take into consideration the impact on Environmental, Social and Governance (ESG) factors.</p>
SUBJECT MATTER	Investment products and services/sustainable finance
MAIN ORGANISER	Malta Financial Services Authority
CO-ORGANISER	IOSCO
FEATURES AND CONTENT	
FORMAT	<p>Digital tools (Website, social media)</p> <p>Media (TV and radio shows, newspapers)</p> <p>Physical event (Ring of the bell ceremony at Malta Stock Exchange)</p>
START DATE	04 October 2021
END DATE	24 October 2021
OBJECTIVE	Promote financial literacy among consumers with a focus on investment services as well as investment tips in order to make informed investment decisions. Raise awareness on sustainable investment opportunities, with a focus on the ESG factors and risks (e.g. greenwashing) to consider before investing.
TARGET GROUP	<p>General Public</p> <p>Retail (unsophisticated/not professional) investors (pensioners), that are at least 55 years old - Smart investor.</p> <p>Young Adults (30 + / Technology confident)</p>
PROMOTION CHANNELS	Press release, IOSCO website, MFSA website, editorials, social media, tv and radio interviews, advertising banners on news portals.
LANGUAGES	English and Maltese
TYPE OF OUTPUT PRODUCED	A dedicated page on the MFSA website containing the material of the campaign and a number of social media posts and visuals, participation in TV and radio shows, online newspaper articles, interactive quiz. Furthermore, a Ring of the bell ceremony has been organised at the Malta Stock Exchange to kick-off the WIW 2021 and a representative of the Authority was a guest speaker at the event

GENERAL INFORMATION	
INITIATIVE ID	MT 8
COUNTRY	Malta
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Consumers section of MFSA webiste</u></p> <p>The MFSA webiste includes a section dedicated to consumers where general information on different topic such as banking, insurance and investment products and services are provided. The tool represents an important tool to enhance financial literacy among consumers and promote informed decisions.</p> <p>The section has been recently revamped and the contents are reviewed on a regular basis as to ensure that consumers are provided with updated information.</p>
SUBJECT MATTER	Banking/Insurance/Investments/Consumer Awareness/Scams, Warnings and Reporting/Jargon Buster
MAIN ORGANISER	Malta Financial Services Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website
START DATE	31 January 2019
END DATE	Ongoing
OBJECTIVE	Provide a platform that consumers can access when looking for general information on financial products and services especially online. It also includes a dedicated section on scam detection, warnings issued by the Authority with respect to activities carried out by unlicensed entities and how consumers may report certain matters to the Authority.
TARGET GROUP	General Public
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	An average 1700 page views per week specific to consumer section
PROMOTION CHANNELS	Educational campaigns include reference to the consumers section of the website.
LANGUAGES	English
TYPE OF OUTPUT PRODUCED	A dedicated section on the MFSA website organized in different tabs that consumers can use to navigate the information. The contents are organized in Q&A format.

