

OECD/INFE-Romania Symposium on Financial Literacy:

*Financial literacy to support
security, independence and
inclusion*

PROGRAMME

7 May 2026

National Museum of Art of Romania
Bucharest, Romania



■ About the OECD and the International Network on Financial Education (INFE)

The OECD is a forum in which governments compare and exchange policy experiences, identify good practices in light of emerging challenges, and promote decisions and recommendations to produce better policies for better lives. The OECD's mission is to promote policies that improve the economic and social well-being of people around the world. Together with governments, policy makers and citizens, the OECD works on establishing evidence-based international standards and finding solutions to a range of social, economic and environmental challenges.

Created in 2008, the OECD/INFE promotes and facilitates international co-operation between policy makers and other stakeholders on financial education issues worldwide. Over 280 public institutions from more than 130 countries have joined the OECD/INFE.

■ About the National Bank of Romania

The National Bank of Romania (*Banca Națională a României, NBR*) is the central bank of Romania. It was established in 1880 and is one of the oldest central banks in the world. The NBR is an independent public institution and a member of the European System of Central Banks. Its fundamental objective is to ensure and maintain price stability. The Bank also promotes the sound development of the financial system and fosters the proper functioning of payment systems.

■ About the Financial Supervisory Authority of Romania

The Financial Supervisory Authority of Romania (*Autoritatea de Supraveghere Financiară, ASF*) is the autonomous administrative authority responsible for the regulation, authorisation and supervision of Romania's non-bank financial markets. Established in 2013, ASF plays a central role in promoting market stability, consumer protection, transparency and trust across the financial sectors under its remit. ASF is actively engaged in financial education initiatives and in supporting better-informed financial decision-making among consumers, investors and the broader public.

■ About the Romanian Association of Banks

The Romanian Association of Banks is a professional association representing the banking sector. The Association has expanded its scope by including 13 non-banking affiliate members, thereby laying the foundation for a broader partnership aimed at contributing to the development of a predictable, transparent, and reliable business environment in Romania.

■ Venue

National Museum of Art of Romania, 49-53 Calea Victoriei, Sector 1, Bucharest, 010063

■ Contact

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Master of Ceremony: **Dan Suciu**, Spokesman, Director of communication and public relations Department, National Bank of Romania

09:00 – 10:00 **Registration and welcome coffee**

10:00 – 11:00 **Welcome remarks**

Cosmin Marinescu, Deputy Governor, National Bank of Romania

Introductory remarks

- **Nicușor Dan**, President of Romania (video message)
 - **Mircea Abrudean**, President of the Senat
 - **Message from the Prime Minister of Romania**, delivered by **Mihai Jurca**, Head of the Prime Minister's Chancellery
 - **Natalia Intotero**, Vice-President of the Chamber of Deputies
 - **Alexandru Nazare**, Minister of Finance
 - **Luminița Odobescu**, Advisor to the Prime Minister of Romania
 - **Alexandru Petrescu**, President of Financial Supervisory Authority
 - **Sorin Ion**, State Secretary, Ministry of Education
 - **Yasushi Masaki**, Deputy Secretary-General, OECD (video message)
 - **Magda Bianco**, Director General for Consumer Protection and Financial Education, Banca d'Italia; Chair, OECD International Network on Financial Education
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11:00 – 12:30 **Panel 1 – Empowering consumers against financial scams and frauds**

As the financial landscape evolves rapidly with an increasing adoption of digital financial products and services, countries and economies around the globe have witnessed a significant increase in the frequency and complexity of financial scams and frauds targeting consumers. While any consumer can become a victim of a financial scam or fraud, consumers with lower levels of digital and financial literacy may be at a heightened risk. This session will discuss financial education approaches that are currently being put into practice to raise awareness and empower consumers to protect themselves against financial scams and frauds.

Moderator

Miles Larbey, Head of Financial Consumer Protection, Education and Inclusion, OECD (including short presentation of OECD report on “Protecting consumer from financial scams and frauds”)

- Speakers**
- **Gabriela Folcuț**, Executive Director, Romanian Association of Banks (RBA)
 - **Claudiu Negrea**, Director of Financial Market Infrastructures and Payments Oversight Department, National Bank of Romania
 - **Viktorija Dičpinigaitienė**, Head of Financial Literacy, Lietuvos bankas, Lithuania
 - **Lyndwill Clarke**, Head of Department, Financial Sector Conduct Authority, South Africa
 - **Stefan Humer**, Oesterreichische Nationalbank (OeNB), Austria
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12:30 – 13:30 Lunch break

13:30 – 14:45 Panel 2 – Building long-term financial security in an age of uncertainty

As highlighted in the OECD Consumer Finance Risk Monitor 2026, many consumers around the world are facing economic uncertainty and other challenges in the near-term. Issues such as increased incidence of financial scams and frauds (explored in the previous panel), high levels of debt, conduct and product risks, elevated interest rates and inflation relative to pre-COVID-19 pandemic levels, financial markets volatility, as well as low financial and digital literacy heighten risks to individual and household financial well-being. This session will discuss how financial education can support effective behaviours around long-term saving, investment and insurance to build financial security over the long term.

Moderator **Chiara Monticone**, Senior Policy Analyst, OECD

- Speakers**
- **Mariela Zaldivar**, Deputy Superintendent of Market Conduct and Financial Inclusion, Superintendence of Banking Insurance and Private Pension Funds, Peru
 - **Cătălin Câmpeanu**, Secretary General, Institute of Financial Studies, Romania
 - **Dörthe Kunkel**, Researcher, MoneyWise, Ministry of Finance, Netherlands
 - **Jerry Buckland**, Professor of Economics and International Development Studies, Mennonite University, Canada (remote speaker)
 - **Sébastien de Brouwer**, Deputy CEO, European Banking Federation
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14:45 – 15:00 Coffee break

15:00 – 16:15 Panel 3 – Supporting financial inclusion through financial education: focus on rural and remote populations

Although digital financial services have expanded access in many countries and economies, there still exists gaps in financial inclusion across a variety of dimensions, including across urban and rural locations. Moreover, the shift toward digital payments and reduced cash usage can create barriers and risks for consumers. This session will explore how financial education can contribute to making financial systems more inclusive, especially for rural and remote populations, and ensure that they can contribute to greater individual financial well-being.

Moderator **Jessica Serrano**, Director of Financial Education and Cultural Promotion, Banco de México

- Speakers**
- **Florian Neagu**, Director of Financial Stability Department, Institution, National Bank of Romania
 - **Davit Kharatyan**, Financial Literacy Expert, Central Bank of Armenia
 - **Nisha Nambiar**, Deputy General Manager, Reserve Bank of India
 - **Patrick Leavey**, UK Financial Wellbeing Strategy Programme Lead, Money & Pensions Service, UK
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16:15 – 16:30 **Closing remarks**

- **Luca Niculescu**, State Secretary / National Coordinator for Romania's OECD Accession Process, Ministry of Foreign Affairs
 - **Miles Larbey**, Head of Financial Consumer Protection, Education and Inclusion, OECD
 - **Bogdan Neacșu**, President, Romanian Association of Banks
 - **Gabriel Avrămescu**, First Vice-President Financial Supervisory Authority
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16:30 – 17:30 **Visit to the National Museum of Art of Romania**

18:30 – 20:30 **Social event**