

Financial Literacy & Inclusion

always thinking 

Gary Lumby, Head of Personal Financial Services

 Clydesdale Bank |  Yorkshire Bank

Members of the National Australia Group

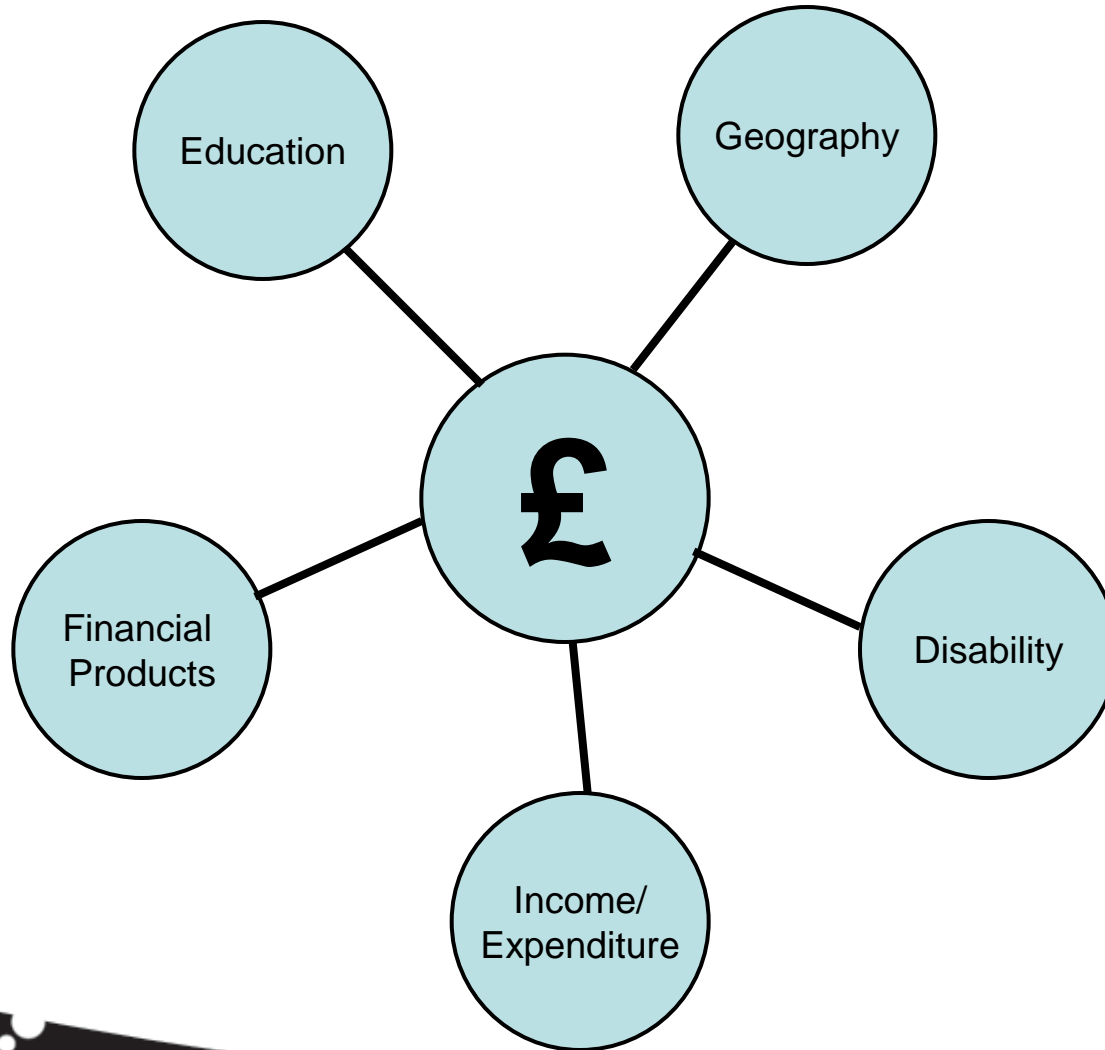
Financial Inclusion is

Financial Exclusion is generally defined as the inability, difficulty or reluctance to access appropriate, so-called mainstream financial services.

Financial Inclusion is reliant on multiple factors:

- **literacy – understanding money and finance**
- **numeracy – the ability to manage finances**
- **accessibility – the availability of suitable financial products and services**

Financial Exclusion?



Numeracy

Count Me In 123



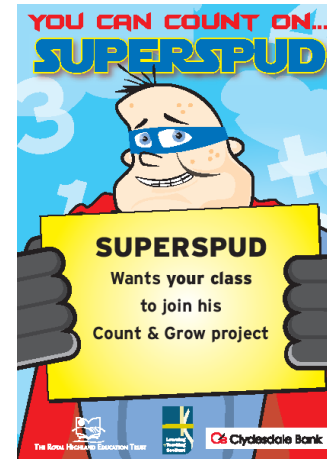
Count Me In Primary



Count Me In Web



Count & Grow

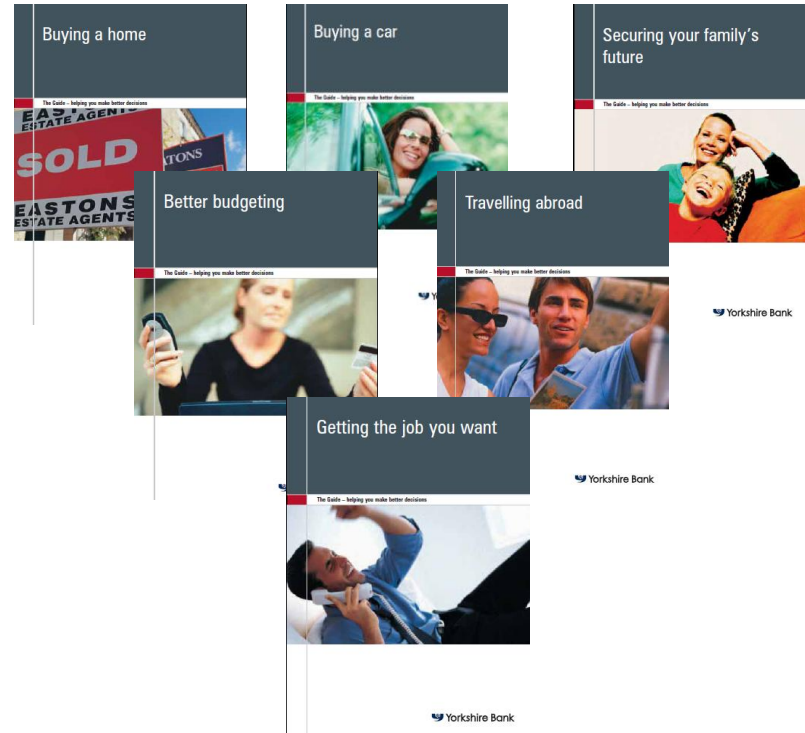


Literacy

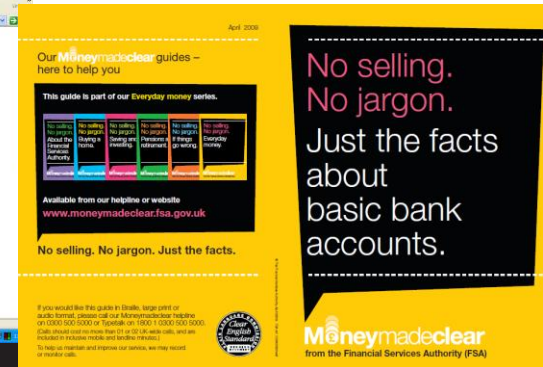
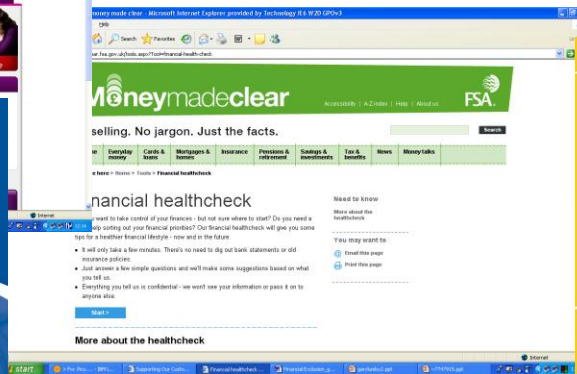
Right to Read



Independent Guides



Consumer support



always thinking

Accessibility

Just the facts about basic bank accounts.

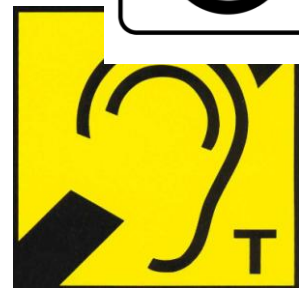
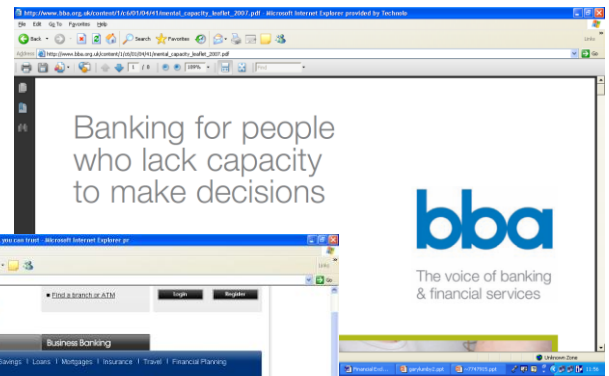
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This is general information to help you make financial decisions. It is not advice, and cannot take account of your individual circumstances. When making decisions about your own circumstances you should consider whether to consult a financial or other professional adviser.



David Dooks, BBA statistics director, said:
“Another 600,000 basic bank accounts being opened in 2008 demonstrates their continuing significance for the personal sector.

For people with no previous banking relationship, there are now nearly 8 million ‘basic-function’ accounts, providing a suitable first step to accessing cash and payment services. Banks are committed to working with government and other stakeholders to improve financial inclusion through these types of accounts.”



Conclusion

Financial Services

Community/Charity Groups

Central Government



Financial Inclusion

Local Government

Business Community