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AGJENCIA E SIGURIMIT TË DEPOZITAVE
KËSHILLI DREJTUES

Nr. Prot._______ **Tiranë ___/___/2026**

VENDIM

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PËR
MIRATIMIN E STRATEGJISË SË NDËRGJEGJËSIMIT TË PUBLIKUT NË AGJENCINË E SIGURIMIT TË DEPOZITAVE

Në bazë dhe për zbatim të nenit 14, të nenit 27, pikat 1 dhe 2, të nenit 43, pika 1, shkronjat “dh” dhe “e”, të nenit 52, pika 1, shkronja “dh” të ligjit nr. 53/2014, datë 22.05.2014 “Për sigurimin e depozitave”, i ndryshuar, të nenit 9, pika 3 të Statutit të Agjencisë së Sigurimit të Depozitave, të miratuar me Vendim të Këshillit Drejtues nr. 24, datë 31.10.2018, të nenit 6/1, shkronja “e” të Rregullores nr. 20, datë 25.09.2017 “Për nënshkrimet e autorizuara në Agjencinë e Sigurimit të Depozitave”, të ndryshuar, të vendimit të Këshillit Drejtues nr. 31 datë 10.10.2025 “Për caktimin e Z. Martin Blushi, zëvendësdrejtor i përgjithshëm, për të ushtruar kompetencat për mbarëvajtjen e veprimtarisë së përditshme të Agjencisë së Sigurimit të Depozitave, deri në emërimin e Drejtorit të Përgjithshëm”, të nenit 18 pika 2 të Rregullores “Për rregullat dhe procedurat e funksionimit të mbledhjeve të Këshillit Drejtues të Agjencisë së Sigurimit të Depozitave”, të miratuar me Vendimin e Këshillit Drejtues nr. 29, datë 03.11.2014, si dhe me propozim të Zëvendësdrejtorit të Përgjithshëm, Këshilli Drejtues,

V E N D O S I:

1. Miratimin e Strategjisë së ndërgjegjësimit të publikut në Agjencinë e Sigurimit të Depozitave, sipas tekstit bashkëlidhur këtij vendimi.

2. Ngarkohet Sektori i Marrëdhënieve me Publikun për zbatimin e kësaj strategjie.

3. Vendimi i Këshillit Drejtues nr. 7, datë 20.03.2016 për miratimin e “Strategjisë së ndërgjegjësimit të publikut” shfuqizohet.

4. Ngarkohet Sektori i Marrëdhënieve me Publikun për publikimin e këtij vendimi në faqen zyrtare të internetit të Agjencisë.

Ky vendim hyn në fuqi menjëherë.

Donald Duraj — Shqipe Malaj

Kryetar — Sekretare

ALBANIAN DEPOSIT INSURANCE AGENCY

PUBLIC AWARENESS STRATEGY OF ADIA

MARCH 2026

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I. INTRODUCTION

The stability of the financial system represents one of the fundamental prerequisites for sustainable economic development and for strengthening public confidence in financial institutions. In this context, the deposit insurance scheme plays a key role in protecting depositors, preventing financial panic, and safeguarding the stability of the banking system. The effectiveness of this scheme is closely linked to the level of public information, transparency, and awareness regarding its functions, benefits, and limitations.

The Public Awareness Strategy constitutes a necessary step in the implementation of the Agency's strategic objectives, aiming to increase the level of public information, improve public perception of the deposit insurance scheme, and strengthen the role of the Agency as a trusted institution within the country's financial safety net.

This strategy emphasizes the importance of strengthening public communication as a core element for enhancing depositor confidence and adapting to the dynamic developments of the banking and financial sector, including the increased use of digital services and the growing public exposure to financial information. In this context, public awareness is viewed not only as a legal obligation, but also as a strategic instrument for enhancing financial resilience and financial education within society.

In exercising its legal mandate and in line with European and international standards, the Deposit Insurance Agency seeks to develop a structured, sustainable, and modern approach to public information. This approach is based on continuous communication, close cooperation with member institutions of the scheme and other financial safety net stakeholders, as well as on the use of modern communication tools.

II. OBJECTIVES OF THE PUBLIC AWARENESS STRATEGY

In defining the main objectives of the Public Awareness Strategy, due consideration has been given to the existing legal and regulatory framework governing the deposit insurance scheme, European Union and international standards related to public information on deposit insurance schemes, as well as the institutional capacities and financial and human resources of the Deposit Insurance Agency.

The main objectives of the strategy are:

1. **Increasing the level of public awareness and knowledge** regarding the deposit insurance scheme, the role of the Agency, and the benefits and limitations of the scheme.
2. **Strengthening public confidence** in the deposit insurance scheme and in the financial system, thereby contributing to the increased effectiveness of the scheme and to the prevention of panic reactions in situations of financial uncertainty.
3. **Improving the quality and accessibility of information** through the use of modern communication channels and clear, understandable language for the public.
4. **Enhancing the level of financial education**, particularly for vulnerable groups and new depositors.

III. KEY PRINCIPLES OF THE PUBLIC AWARENESS STRATEGY

The drafting and implementation of the Public Awareness Strategy are based on fundamental principles that ensure its coherence with the Agency's strategic plans and the effectiveness of communication measures, aiming to achieve the following:

1. **Continuous, accurate, and timely information.** The public should be informed on a regular and structured basis about the functioning of the deposit insurance scheme, both under daily operations and in extraordinary situations.
2. **Transparency and credibility in communication.**
   The Agency is committed to providing clear, verified, and understandable information, avoiding ambiguities and misinterpretations that could undermine public trust.
3. **Depositor- and public-oriented approach.**
   Communication should be tailored to the needs, profiles, and knowledge levels of different target groups.
4. **Consistency and coherence of messages.**
   Messages conveyed by the Agency and the member institutions of the scheme should be unified and harmonized.
5. **Continuous promotion of the Agency's institutional image** as an independent, professional, and reliable institution within the framework of financial stability.

IV. STRATEGIC AND MEASURABLE PROJECT INDICATORS

The implementation of the Public Awareness Strategy is based on measurable strategic and operational indicators, which enable the planning, monitoring, and evaluation of awareness-raising projects and activities.

The key indicators include:

- **Target groups in communication** – The Agency identifies and segments target audiences, considering demographic and socio-economic characteristics, the level of financial knowledge, specific information needs, as well as perceptions and attitudes toward financial risk.

- **Messages** – Messages should be clear, accurate, understandable, and tailored to each target group, avoiding unnecessary technical terminology and any information that may create ambiguity or unrealistic expectations.

- **Tools and methods** – The use of a balanced combination of traditional and digital communication tools (media, social networks, websites, educational materials, public activities) with the aim of increasing accessibility and effectiveness.

- **Measurement of the Strategy's effectiveness** – Effectiveness is measured through the analysis of quantitative and qualitative indicators, comparison with previous periods, public perception surveys, and assessment of the impact of awareness-raising campaigns.

- **Periodicity** – Public awareness is considered a long-term and continuous process, implemented through periodic activities and planned campaigns.

The above indicators are not exhaustive and may be reviewed depending on legal, economic, technological, and institutional developments.

V. Public Awareness Strategy in Daily Operations

The Public Awareness Strategy in daily operations constitutes the basis of the proactive communication of the Deposit Insurance Agency and an essential element for institutional preparedness for extraordinary situations. Continuous and structured public information during periods of stability enables the Agency to respond quickly, in a coordinated and effective manner in the event of a crisis, supporting the decision-making process, the rational management of human and financial resources, as well as logistical organization.

A high level of depositor awareness in daily operations contributes directly to the prevention of panic, the reduction of misunderstandings regarding deposit compensation procedures, and the strengthening of public confidence in the deposit insurance scheme and the whole financial system. In this context, the public awareness strategy in daily operations aims to build a sustainable and long-term communication relationship between the Agency and the key actors of the financial system and society.

A. Target groups in communication

Target groups in communication are defined dynamically and reviewed periodically, depending on the Agency's strategic objectives, the country's economic and financial developments, and the level of public financial education. Audience segmentation aims to tailor communication messages and tools according to the needs and characteristics of each group.

First group: Depositors

Depositors constitute the main beneficiary group of the deposit insurance scheme. Communication with this group aims at:

- increasing knowledge of deposit insurance, coverage levels, and insurance conditions.
- providing information on compensation procedures.
- strengthening confidence and reducing uncertainty in unstable situations.

Second group: Member institutions of the deposit insurance scheme

This group includes banks and savings and credit associations (SCAs), as key actors in the implementation of the scheme and in the direct information of depositors. Communication with this group focuses on:

- compliance with legal and sub-legal obligations for informing depositors.
- harmonization of informational messages and practices.
- increasing staff capacities for correct and unified communication.

Third group: Regulatory and supervisory institutions

This group includes regulatory institutions of the banking and financial market, members of the financial safety net and of the Financial Stability Advisory Group (FSAG). Communication with this group aims to:

• institutional coordination based on the Memorandum of Understanding.
• exchange of information and best practices.
• development of joint approaches to crisis management.

Fourth group: General public and interest groups

This group includes:

• traditional and digital media.
• pupils and students.
• business entities, public and private institutions.
• associations, civil society organizations, and foundations, particularly those dedicated to consumer protection.

Communication with this group aims to increase financial education, disseminate accurate information, and build a positive perception of the role of the Agency.

Fifth group: Digital public and users of online financial services

This group includes active users of digital platforms, social networks, and electronic banking services. The engagement of this group is essential in the context of increasing digitalization and aims at:

• fast and interactive communication.
• dissemination of educational messages through digital channels.
• addressing misinformation and fake news.

Sixth group: Vulnerable groups and groups with limited access to information

This group includes individuals with low financial literacy, elderly people, communities in rural areas, and individuals with limited access to technology. Communication with this group aims to:

• use plain language and traditional information tools.
• increase financial inclusion and consumer protection.

B. Messages

Proper, clear, and tailored delivery of information

The messages conveyed by the Deposit Insurance Agency constitute the central element of the public awareness strategy. In the context of rapid technological developments and the increased use of digital channels, the delivery of information should be clear, reliable, unified, and tailored to different audience profiles. The main purpose of the messages is accurate information, strengthening trust, and guiding depositors toward the optimal use of the deposit insurance scheme.

In this context, the key messages focus on the following directions:

1. **Enhancing institutional awareness.** All stakeholders should be informed about the existence of the Deposit Insurance Agency, its role, functions, and importance within the financial safety net. This information should be communicated on a continuous basis through traditional and digital channels, ensuring equal and easy access for the public.

2. **Strengthening trust through transparency and professionalism.** Messages should reassure the public regarding the institutional capacities, integrity, independence, and efficiency of the Agency in fulfilling its mandate. In the era of digitalization, this trust is also built through an active online presence, the publication of up-to-date information, and direct communication with citizens and entities benefiting from the deposit insurance scheme.

3. **Clarification of the key elements of the deposit insurance scheme.** Increasing the level of public awareness is achieved through clear, structured, and understandable explanation of the main components of the scheme, including:

   • coverage levels and conditions of deposit insurance.
   • exclusions from coverage under the deposit insurance scheme.
   • methods of payment of the compensation amount and information on agent banks, including the use of electronic channels.
   • timelines and steps of the compensation process.

This information should be adapted into different formats (infographics, explanatory videos, frequently asked questions in digital form) to facilitate public understanding and access.

4. **Active guidance of depositors in the digital environment.** Messages should guide depositors on how to fully benefit from the advantages of the scheme, considering the development of digital banking services. This includes:

   • information on how to verify if deposits are insured.
   • use of electronic channels for information and application.
   • raising awareness of the risks of misinformation and the importance of official sources.

Overall, the messages of the strategy aim to be simple, accessible, reliable, and aligned with the digital reality, contributing to increased financial education and strengthening public confidence in the deposit insurance scheme.

C. Tools and methods for communication and information

The communication tools and methods used by the Deposit Insurance Agency should be effective, practical, and adapted to technological developments and changes in the way the public obtains information and interacts with public institutions. In order to achieve sustainable results in the implementation of the Public Awareness Strategy, the Agency aims to adopt contemporary approaches to institutional communication and elements of public marketing, using cost-effective tools with high impact.

A balanced combination of traditional and digital communication tools will be used to ensure the widest possible outreach to all categories of the public, considering factors such as the level of financial education, specific interests of target groups, age groups, demographic characteristics, geographic distribution, and budgetary constraints.

1. The Agency’s official website and its presence on digital platforms

The Agency’s official website constitutes one of the main tools for public communication and information. A modern website, designed in accordance with digital usability and accessibility standards, serves as a centralized source of information and education for depositors and the public.

Through dedicated sections such as “Deposit Insurance”, “Banks & SCAs”, “Frequently Asked Questions and Answers”, and interactive content, the website provides structured, clear, and up-to-date information. The digitalization of information increases transparency, facilitates access, and improves the user experience.

Social networks represent an important contemporary channel for public awareness. The Agency’s official profile enables:

- rapid dissemination of information and educational materials.
- direct interaction with the public.
- measurement of public perceptions and feedback.
- correction of misinformation and prevention of the spread of fake news.

2. Printed and other materials

Printed materials remain an important information tool, particularly for groups with limited access to technology. Annual reports, informational brochures, leaflets, and “Frequently Asked Questions” materials provide structured information on the deposit insurance scheme, the Agency’s institutional profile, good governance practices, and its financial data.

Within the framework of digitalization, these materials may also be provided in electronic formats (PDF, QR codes), combining the benefits of traditional and digital communication.

3. Trainings, seminars, and educational activities online and in person

Trainings, seminars, lectures, and presentations create opportunities for direct communication and immediate feedback from the audience. These activities address all target groups, and their themes are tailored to the specific needs of each group.

In the future, and based on digitalization conditions, the Agency may also use:

- webinars.
- online trainings.
- virtual platforms for financial education.

This approach will increase the number of participants, reduce costs, and expand the geographical reach of communication.

4. Audiovisual materials and multimedia content

Audiovisual materials constitute a highly effective tool for conveying basic information and key messages. Informational videos, animations, infographics, and promotional spots help provide a simplified and engaging explanation of the functioning of the deposit insurance scheme.

Multimedia content is particularly suitable for distribution through social networks and digital platforms, reaching all age groups and levels of financial education.

5. Traditional and digital media

The media constitute an essential channel for institutional communication and public information. The Agency will assess, as needed, the use of integrated media channels, as follows:

- television and radio.
- printed media.
- online media and information portals.
- advertisements and public announcements.

Continuous cooperation with the media helps disseminate accurate information, increase transparency, and strengthen public trust.

6. Distinctive signs, logo, and visual identity

The Agency's distinctive signs and logo are important elements of its visual identity and serve as a "seal of trust" for the deposit insurance scheme. They help increase institutional recognition and clearly position of the Agency as the administrator of the scheme.

The logo and visual elements are used in printed and digital materials, within bank and SCA premises, on websites, at events, and in promotional materials.

7. Telephone service and direct contact channels

The establishment and maintenance of a dedicated telephone line for the public remain an indispensable tool for direct communication. Within the framework of digitalization, this service has been complemented by an official e-mail address and may be further expanded through online contact forms or an informational chatbot (digital assistant) on the website. These channels increase accessibility and the speed of communication with the public.

8. Public activities and campaigns

Public activities and awareness-raising campaigns constitute an effective tool for direct communication and trust-building. The Agency will organize or participate in:

- national financial education campaigns.
- thematic fairs and exhibitions.
- activities in cooperation with regulatory institutions, member institutions of the scheme, and the Bank of Albania.

The combination of physical activities with digital campaigns significantly increases the impact and outreach of communication.

D. Measurement of Effectiveness

The measurement of the effectiveness of the Public Awareness Strategy constitutes an essential component of institutional governance and a key instrument for ensuring transparency, accountability, and the continuous improvement of the activities of the Deposit Insurance Agency. In an increasingly digitalized and dynamic communication environment, assessing the impact of the strategy requires a structured, systematic, and data-driven approach based on reliable information.

The measurement of effectiveness aims to analyse not only the level of implementation of planned activities, but also their actual impact on increasing knowledge, changing attitudes, and improving the perceptions of depositors and the public regarding the deposit insurance scheme, as well as the role and functions of the Agency.

Methodological approach

The Agency applies an integrated monitoring and evaluation model, which combines quantitative and qualitative indicators, periodic measurements, and comparative analyses over time. This approach enables the identification of trends, the assessment of progress, and the timely review of communication interventions.

Main data sources

In way to measure the effectiveness of the strategy in daily operations, the Agency relies on multiple data sources, which include:

1. **Structured questionnaires for employees of member institutions of the scheme,** aimed at assessing the level of knowledge, the quality of communication with depositors, and the implementation of public information obligations.
2. **Surveys and questionnaires for depositors and the public**

In way to increase the objectivity and reliability of assessments, the Agency conducts periodic in-depth studies and surveys, in cooperation with specialized companies in the field of market and public opinion research. These studies focus on:

- measuring the level of public knowledge and awareness.
- perceptions of the credibility and role of the Agency.
- identifying informational gaps and needs for new interventions.

3. **Comparative analysis and continuous improvement**

The obtained results are analysed and compared with data from previous periods, enabling:

- assessment of the overall effectiveness of the strategy.
- measuring the impact of specific initiatives and activities.
- identifying best practices and areas for improvement.

4. Analysis of digital statistics, including:

- traffic and user behaviour on the Agency’s official website.

- interaction and reach of content on social media.
- use of digital information tools (frequently asked questions, chatbot).

5. Data from direct communication channels, such as:

- requests for information via the official e-mail address.
- phone calls and verbal communications.
- online contact forms.

The findings and recommendations resulting from the evaluation process serve as a basis for updating this strategy, revising messages, and improving communication tools and methods, ensuring a flexible, results-oriented approach aligned with digital developments and public expectations.

E. Periodicity

Public awareness of the deposit insurance scheme constitutes a continuous and long-term process that requires structured planning, sustainable implementation, and dynamic adaptation to economic, social, and technological developments. In this context, the periodicity of awareness-raising activities is not limited to *ad hoc* interventions, but is based on a regular cycle of planning, monitoring, and review.

The Agency systematically monitors public perceptions, attitudes, and levels of knowledge through continuous tracking of quantitative and qualitative indicators, relying on studies, periodic surveys, and digital data analysis. These data serve as a basis for determining the intensity, geographical scope, and frequency of awareness-raising activities and campaigns.

The periodicity of activities is structured according to a flexible annual calendar, which:

- defines national or regional awareness campaigns.
- envisages regular informational and educational activities.
- enables targeted interventions for specific public groups.
- allows for rapid response to changes in public perceptions or in the financial environment.

In the context of the digitalization of communication, the Agency complements periodic campaigns with continuous communication through digital channels, ensuring a constant institutional presence and regular interaction with the public. This approach combines long-term awareness-raising with real-time responsiveness, increasing the effectiveness and sustainability of the strategy.

Periodic review of results and adjustment of the activities calendar ensure that public awareness remains oriented toward the real needs of depositors, aligned with the Agency's strategic objectives, and contributes to strengthening trust and financial stability.

VI. PUBLIC AWARENESS AND COMMUNICATION STRATEGY IN THE CASE OF AN INSURANCE EVENT

In the case of an insurance event and/or a crisis situation in the financial system, accurate, timely, and coordinated information and communication with the public constitute a decisive factor for maintaining financial stability and depositor confidence. International experience shows that transparency, clarity of messages, and timely response are key elements in preventing panic, limiting the spread of misinformation, and ensuring the normal functioning of the deposit compensation process.

At this stage, the Deposit Insurance Agency focuses on proactive communication with the depositors of the institution placed under compulsory liquidation, as well as with the public, by applying a structured crisis communication approach. The main objective is to ensure that depositors receive reliable, understandable, and updated information, with the aim to avoid panic and facilitate the implementation of the compensation process in accordance with legal deadlines.

The elements of implementation of this strategy are flexible and are adapted according to the nature, scale, and impact of the insurance event, reflecting best practices of European Union countries and the guidelines of the International Association of Deposit Insurers (IADI).

A. Target groups in communication in the case of an insurance event

In the case of an insurance event, target groups in communication change and expand compared to daily operations, reflecting the need for effective management of the compensation process and systemic risks. Communication is based on close inter-institutional coordination, in accordance with the Memorandum of Understanding and the Special Action Plan of the Financial Stability Advisory Group (FSAG) for emergency situations in the financial system.

In this context, the FSAG communicates with the public through official press releases, while the Agency cooperates closely with the FSAG and other institutions to ensure message consistency and strengthen depositor confidence.

First group: Depositors of the institution in which the insurance event has occurred

Depositors are the main and most sensitive group in the case of an insurance event. International experience shows that informing depositors in the early stages of the event is decisive for avoiding panic and ensuring the successful completion of the compensation process.

The Agency takes measures to ensure that depositors:

- are informed first.
- receive accurate, clear, and understandable information.
- be informed about the steps, deadlines, and methods of compensation.
- be assured that insured deposits will be compensated in accordance with legal and sub-legal provisions.

Communication with depositors is carried out through direct channels (individual notifications, website, telephone lines, digital channels), ensuring maximum accessibility and minimizing uncertainty.

Second group: Traditional and digital media

The media play a key role in conveying information during an insurance event. International best practices show that a structured and transparent relationship with the media helps prevent speculation and misinformation.

The Agency, in coordination with the FSAG, takes the following measures:

• provides regular, verified, and up-to-date information.

• adjusts the frequency of communication according to developments in the situation.

• ensures unified and understandable messages for the public.

Third group: Banks and SCAs – member institutions of the scheme

Banks and SCAs that continue their operations are strategic partners of the Agency in communicating with depositors and the public. Through their operational staff and service counters, these institutions play an important role in providing personalized and accurate information.

Continuous cooperation with these institutions ensures:

• harmonization of messages.

• clarification of procedures for depositors.

• calming of the situation and the normal continuation of banking and financial activities.

Fourth group: Financial safety net institutions and public authorities

This group includes the Bank of Albania, the Ministry of Finance, supervisory authorities, and other institutions connected to deposit insurance. Communication with these institutions is essential for:

• coordination of actions.

• management of systemic risk.

• alignment of institutional messages.

Fifth group: Public and digital users

In the era of digitalization, the public and social media users constitute a distinct group that requires special attention. Active monitoring of digital platforms and rapid response to misinformation are well-established practices in EU member countries.

The Agency uses digital channels to:

• disseminate official information.

• correct fake news.

• strengthen public trust.

The public awareness and communication strategy in the case of an insurance event is based on the principles of transparency, speed, institutional coordination, and depositor-oriented communication. Its implementation in line with international practices contributes to the successful completion of the compensation process, the preservation of financial stability, and the strengthening of public confidence in the deposit insurance scheme.

B. Messages

Accurate, rapid, and digital delivery of information in the case of an insurance event

In the case of an insurance event, the communication messages of the Deposit Insurance Agency must be clear, unified, and delivered in real time, making maximum use of digital communication channels. International experience shows that in crisis situations, the speed of information and the credibility of the source are decisive for maintaining calm and depositor confidence.

The main messages to be addressed are as follows:

1. **Assurance and guarantee to depositors.** The Agency assures depositors that the deposit compensation process will be carried out in full compliance with the deadlines and procedures established by the applicable legislation, guaranteeing that all insured depositors will be compensated in accordance with legal provisions. This message should be conveyed based on the decision of the Governing Board in the case of an insurance event, through official announcements, the website, and digital platforms, in way to build trust and avoid uncertainty.
2. **Continuous and transparent information on the progress of the process.** Depositors are informed in a periodic and structured manner about the stages of the compensation process, timelines, payment methods, and any new developments, using accessible digital channels (website, social networks, electronic notifications, SMS, e-mail). This continuous information minimizes the spread of panic, reduces misinformation, and enables depositors to follow the process in real time.

Overall, messages in the case of an insurance event should be simple, repeatable, fact-based, and updated in real time, leveraging the potential of digitalization to reach depositors and the public quickly and directly.

C. Tools and methods for communication and information

In the case of an insurance event, the Deposit Insurance Agency informs the public and communicates with depositors in a continuous, structured, and coordinated manner throughout the entire cycle of the compensation process – from the initial announcement, through its progress, and until its completion.

Communication should be based on transparency, clarity, accessibility, and depositor orientation, making maximum use of the potential of digital tools and real-time interaction.

1. Institutional and public communication

i) Press conferences and statements. Press conferences and press statements serve as the main tool for official and unified communication with the public and the media, particularly in the initial phase of the insurance event. They focus on:

• the rights of depositors and the obligations of the Agency, in accordance with the applicable

Law "On Deposit Insurance".

• guaranteeing the compensation of insured deposits.

• the steps, deadlines, and methods of compensation.

• the documentation required to benefit from the compensation amount.

• guidance toward official sources for further information.

The frequency and format of these communications are adapted according to developments in the situation.

ii) Announcements and publications in conventional and digital media. The Agency publishes regular announcements in print, audiovisual, and online media, ensuring that official information is accessible to all categories of the public and contributes to preventing misinformation.

2. Digital channels and real-time communication

i) Dedicated section on the Agency's official website. In line with IADI and EU practices, the Agency activates a dedicated digital section during the compensation process, which is updated in real time and contains:

• information on the Agent Bank and branch network.

• summarized statistical data on the compensation process.

• announcements and periodic updates on the progress of compensation payments.

• a structured section for frequently asked questions & answers and electronic forms for

questions or complaints.

• practical guidance for depositors.

This section serves as the main official source of information during the insurance event.

ii) Social networks and digital platforms. The Agency uses official social networks as complementary channels for:

• disseminating official announcements and rapid updates.

• interacting with depositors and the public.

• addressing frequently asked questions.

• the correction of inaccurate or misleading information.

Active monitoring of these platforms is essential for reputation management and the prevention of panic, in line with the IADI principle of rapid response and proactive communication with the public.

3. Direct communication with depositors

i) Dedicated telephone lines and Call Center. The Agency activates dedicated telephone lines and call centers for:

• providing personalized information to depositors.

• addressing questions and complaints.

• monitoring issues during the compensation process.

These tools are particularly important for depositors with limited access to digital channels.

ii) Electronic communication (e-mail, online forms, electronic notifications). Electronic communication is used for the rapid and documented exchange of information, increasing the efficiency and transparency of the process.

4. The role of the Agent Bank and communication on the ground

Depending on the nature of the event, the Agency uses the authorized Agent Bank to carry out compensation payments. One of the obligations of the Agent Bank is communication with depositors and the handling of complaints. The website, physical premises, and staff of the Agent Bank serve to:

• disseminate unified official information.

• guide depositors throughout the compensation process.

• support depositors who prefer to approach the Bank's premises to receive the compensation amount.

• handle depositor complaints in accordance with the Agency's instructions.

5. Informational materials and supporting tools

The Agency uses combined physical and digital informational materials, such as:

• explanatory brochures and leaflets.

• infographics, explanatory videos, and online practical guides.

• simplified content for specific public groups.

6. Flexibility and dynamic adaptation

Communication tools and methods in the case of an insurance event are not static. The Agency reserves the right to activate additional communication tools and new technologies (e.g., informational chatbots, SMS notifications, digital applications), depending on developments in the situation and the needs of depositors.

The reconceptualized approach to communication tools and methods in the case of an insurance event ensures an effective combination of institutional, digital, and direct communication, placing the depositor at the centre of the process. This approach increases transparency, minimizes panic, and contributes to the successful and credible implementation of the compensation process.

D. Measurement of Effectiveness

Assessing the effectiveness of information and communication with depositors and the public in the case of an insurance event constitutes an essential component of crisis management and the successful implementation of the compensation process. The measurement of effectiveness aims to evaluate whether communication has been clear, reliable, timely, and accessible for depositors, and whether it has contributed to minimizing panic and misinformation.

1. Operational monitoring and daily analysis

Throughout the compensation process, the Agency carries out daily and structured monitoring of all communication channels, relying on real-time operational and digital analytical data. This monitoring includes, among other aspects:

• **Data from dedicated telephone lines and the Call Center,** such as the number of calls, main topics, average response time, and the level of request resolution.

• **Digital analytics of the Agency's official website, including:**

  o number of visits and unique visitors.

  o most accessed pages.

  o duration of visits and user behaviour.

• **Social media interaction statistics,** such as content reach, comments, shares, direct messages, and topics that generate concern or misinformation.

• **Data from electronic and verbal communications**, including official e-mails, online forms, telephone communications, and direct contacts at the Agency.

• **Requests for informational materials**, both physical and digital, as well as the level of their use.

• **Information received from banks and SCAs that are members of the scheme,** related to depositors' perceptions and questions.

• **Reports from partner institutions**, within the framework of inter-institutional coordination.

2. Evaluation after completion of the compensation process

At the conclusion of the compensation process, the Agency conducts a special study/survey of the banking and financial sector, with the aim of:

• overall assessment of the effectiveness of communication and information.

• measuring the level of depositor and public confidence.

• identifying communication gaps and lessons learned.

• improving communication plans and protocols for future cases.

The results of this assessment are documented and used as a basis for:

• updating the crisis communication strategy.

• reviewing the digital templates and tools used.

• strengthening compliance with the principles and best practices of EFDI and IADI.

The measurement of communication effectiveness in the case of an insurance event, based on operational data, digital analytics, and qualitative analysis, ensures a dynamic and results-oriented approach. This approach enables the Agency to respond in real time, adapt messages to depositors' needs, and strengthen public trust, in full compliance with contemporary standards.

E. Periodicity

In the case of an insurance event, information and communication with the public and depositors constitute an intensive, continuous, and structured process, carried out daily and, when required, in real time. The periodicity of communication is determined by the need for transparency, prevention of panic, and ensuring equal access to accurate and up-to-date information.

1. Immediate communication and initial phase

Immediately after confirmation of the insurance event, the Agency publishes the first official announcement within a timeframe no later than two days, specifying:

• the nature of the event.

• the guarantee of insured deposits.

• the initial steps of the compensation process.

• the official information channels.

At this stage, communication is frequent and centralized, with daily or more frequent updates, depending on developments.

2. Periodicity during the active compensation phase

Throughout the active phase of the compensation process, the Agency:

• publishes daily updates on the official website and digital channels.

• ensures continuous institutional presence on social networks, with rapid response to
questions and misinformation.

• keeps dedicated telephone lines and electronic communication active.

• organizes press conferences or press statements as needed and according to developments in the process.

The periodicity of each channel is reviewed dynamically, based on:

• the volume and nature of depositors' requests.
• the level of public uncertainty or concern.
• the spread of inaccurate information in the media and social networks.

3. Final phase of the compensation process

As the process progresses and the need for intensive communication gradually decreases, periodicity is adjusted proportionally, shifting from daily updates to periodic updates, without undermining transparency and access to information. In the final phase:

• a closing announcement on the completion of the compensation process is published.
• the public is informed about the main results and lessons learned.
• communication channels remain active to address outstanding issues.

4. Continuous monitoring and dynamic adaptation

Throughout the entire insurance event process, the Agency continuously monitors:

• depositors' requests and complaints.
• public perceptions and attitudes.
• the effectiveness of communication channels and tools.

This monitoring enables real-time adjustment of the periodicity, frequency, and format of communication, in line with the IADI and EFDI principles of flexibility, rapid response, and depositor-oriented communication, thereby contributing to the preservation of public trust, the prevention of panic, and the successful implementation of the compensation process.

VII. RISKS

The drafting and implementation of the Public Awareness Strategy considers a range of potential risks that may negatively affect the effectiveness of information and communication, as well as public confidence in the deposit insurance scheme. The management of these risks is an integral part of good institutional governance and is aligned with IADI principles, which emphasize transparency, message consistency, depositor orientation, and effective use of digital communication.

Risk management is carried out through a continuous process of identification, assessment, mitigation, and monitoring, in accordance with the Agency's risk management act.

1. Reputational risk

Reputational risk is related to any factor that may negatively affect public trust and confidence in the Agency and the deposit insurance scheme, particularly in the digital environment where information spreads rapidly.

Addressing the risk

The Agency manages this risk through:

• consistency of messages and public positions.

• basing all communication on the legislation on deposit insurance and the relevant secondary legislation.

• transparency and clarity in communication, in line with the IADI principle on public awareness, particularly about institutional credibility and clarity.

• a consistent and professional presence across digital channels.

2. Communication risk

This risk relates to the possibility of insufficient, delayed, fragmented, or inadequately tailored communication for different audiences, particularly in a multi-channel and digital environment.

Risk mitigation

The Agency minimizes this risk by:

• providing continuous, comprehensive, and easily understandable information.

• using a combination of traditional and digital channels (website, social media, interactive tools).

• preparing and updating digital templates for rapid communication in crisis situations.

• systematically analysing data from surveys, digital statistics, and interactions with the public.

3. Public perception and image risk

This risk relates to the public's misunderstanding of the Agency's role, functions, and limitations, thereby affecting the effectiveness of awareness-raising policies.

Risk mitigation

The Agency manages this risk through:

• structured educational and informational activities.

• proactive communication on the role of the deposit insurance scheme.

• the use of simplified language and digital visual content.

• collaboration with institutions, member banks and SCAs, and other relevant stakeholders.

4. Media and digital misinformation risk

In the context of social networks and online media, the risk of the spread of fake news, inaccurate interpretations, or speculation is increased, particularly in situations involving the occurrence of an insured event.

Risk mitigation

The Agency minimizes this risk by:

• maintaining structured and continuous relationships with the media.

• actively monitoring traditional and digital media.

• responding in real time to misinformation, in line with IADI and EU practices.

• disseminating unified official information through institutional channels.

5. Digital and data security risk

The digitalization of communication increases exposure to cyber risks, misuse of digital platforms, and breaches of depositors' personal data.

Risk mitigation

The Agency addresses this risk through:

• compliance with information security standards and personal data protection requirements.

• access control to digital platforms.

• the use of official and verified communication channels.

• raising awareness among staff and contracted entities regarding cyber risks.

6. Risk related to consultants and outsourced services

This risk relates to the possibility of receiving inaccurate, distorted, or non – strategically aligned outcomes because of inadequate selection or management of external contractors.

Risk mitigation

The Agency manages this risk by:

• preparing standard contract templates with clear performance criteria.

• ensuring knowledge transfer and training for contractors.

• defining clear contractor selection criteria.

• periodically monitoring and evaluating the quality of services provided.

• ensuring compliance with IADI principles of objectivity and information reliability.

The risk management approach reflects the realities of modern communication and the challenges of digitalization, ensuring that the Public Awareness Strategy remains resilient, flexible, and depositor oriented. Effective risk management directly contributes to strengthening public confidence, financial stability, and the fulfilment of the Agency’s mandate in line with IADI international standards.