



PRESS RELEASE

Launch of the National Campaign on Financial Literacy and Awareness Savings Product for Children “Hau Nia Futuru”

On Friday, September 5, 2025, the Banco Central de Timor-Leste (BCTL), in collaboration with the Ermera Municipal Authority and financial institutions in Timor-Leste, launched the National Campaign on Financial Literacy and Awareness for the Children’s Savings Product “Hau Nia Futuru” (My Future) at the Kampu Demokrasia, Gleno, Ermera Municipality.

The program began on the evening of September 4, 2025, with a friendly U40 football match between the BCTL team and the Ermera Municipal Authority team, followed by a music concert to entertain the community. On the morning of September 5, 2025, the official opening of the exhibition on financial products and services was conducted by the Deputy Governor of BCTL, Mr. Rafael Borges. The event continued with presentations and educational quizzes on financial literacy for students, organized by BCTL, commercial banks, fintech companies, insurance companies, and microfinance institutions.

The ceremony aimed to raise awareness about financial literacy, how families can plan their budgets, start saving from their earnings, and protect their wealth by depositing money in banks or using insurance products. It also introduced digital payment platforms that are already available in Timor-Leste, such as Mosan, T-Pay, and Ti-Oan. As part of the program, awareness was raised about the Children’s Savings Product, “Hau Nia Futuru” account, dedicated to children at the age of 0 up to 17 years.

In his remarks, the Governor of the Central Bank of Timor-Leste, Mr. Helder Lopes, stated that the purpose of this program is to educate citizens on financial literacy through cooperation with relevant entities such as the Ministry of

Education. He also emphasized awareness of the “Hau Nia Futuru” Savings Account, explaining how parents can start saving money in banks for their children to use once they reach 17 years of age, helping improve their future. The President of the Ermera Municipal Authority, Mr. José Martino Dos Santos Soares, highlighted that raising awareness about the “Hau nia Futuru” Savings Product is very important to encourage parents to start saving money while their children are young, so they can support their children’s education later at the university level.

A representative of the Ministry of Education, Ms. Cecília Maria B. Asis, Director of Administration and Finance, delivered a message stressing the importance of investing in education from today, because children are the future of the family, community, and nation. Through the “Hau Nia Futuru” savings awareness program, parents are encouraged to save for their children’s future. The Ministry also urged parents and teachers to help guide children in opening savings accounts in existing commercial banks in Timor-Leste.

A representative of the parents expressed pride in this program, as it provides strong motivation to save their children’s future. Similarly, a teacher affirmed that they would help spread this information to students so they can learn to save and secure their own future. Meanwhile, a student representative expressed great joy, noting it was their first time meeting BCTL and gaining information about the “Hau Nia Futuru” Savings Product.

This program received strong participation from the Ermera Municipal Authority, the Ministry of Education, the Ambassador of Indonesia, CCI-TL Ermera Municipality, financial institutions including commercial banks, insurance companies, fintech companies, and microfinance institutions, students, teachers, youth, and parents.

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