PRESS RELEASE

NFLD 2026 LAUNCHED TO PROMOTE
SMART MONEY HABITS FOR STRONGER FINANCIAL WELL-BEING

Wednesday, 2 September 2026 corresponding to 20 Rabiulawal 1448
The Rizqun International Hotel, Gadong

1. Brunei Darussalam Central Bank (BDCB) officially launched National Financial Literacy Day (NFLD) 2026 today, marking the start of the three-day event aimed at strengthening financial knowledge, encouraging positive financial habits and promoting greater financial well-being in Brunei Darussalam.

2. The Guest of Honour was Yang Berhormat Datin Seri Setia Dr Hajah Romaizah binti Haji Md Salleh, Minister of Education and Chairperson of the National Financial Literacy Council (NFLC). The Guest of Honour launched NFLD 2026 together with Yang Mulia Dayang Hajah Rashidah binti Haji Sabtu, Managing Director of BDCB.

3. The ceremony commenced with welcoming remarks by Yang Mulia Dayang Hajah Rashidah binti Haji Sabtu, who highlighted the importance of ensuring that greater access to financial services translates into improved financial well-being. While more than 80% of Brunei Darussalam's population has access to formal financial services, she emphasised that financial inclusion must be complemented by strong financial literacy and responsible financial behaviours to support long-term financial well-being.

4. She also highlighted digital financial literacy as an increasingly important area of focus, particularly as the use of digital financial services continues to grow. The National Financial Literacy Survey 2026 recorded a Digital Financial Literacy score of 43%, underscoring the need to further strengthen individuals' ability to confidently and safely navigate an increasingly digital financial landscape. This need is also being addressed at the regional level, with BDCB contributing to the development of the ASEAN Digital Financial Literacy Competency Framework to support stronger capabilities in this area.

5. The launching ceremony also featured a keynote address by Dr Joanne Yoong, Founder and Chief Executive Officer of Research for Impact, Singapore, titled *"From Knowing to Doing: Behavioural Insights* for Stronger Financial Well-*Being and Resilience"*. The keynote examined the persistent gap between financial knowledge and actual behaviour, noting that understanding alone does not always lead to better financial decisions. It also explored how behavioural biases, digital financial services and AI-driven fraud are creating new challenges, highlighting the need for more effective policies, products and financial education.

6. NFLD 2026 continues until 4 September 2026 through a series of financial education activities. Members of the public are encouraged to visit the Financial Awareness Roadshow, which will be held in the lobby of The Mall, Gadong, to learn more about managing their finances and explore a range of financial

products and services. Additionally, Financial Talks will be held for invited participants from government agencies, government-linked companies and higher education institutions.

7. The event is supported by the NFLC and delivered in collaboration with the Royal Brunei Police Force, Tabung Amanah Pekerja, Brunei Economic Development Board (BEDB), Cyber Security Brunei, Perbadanan Tabung Amanah Islam Brunei (TAIB), National Digital Payments Network Sdn Bhd (ndpx), Financial Planning Association of Brunei Darussalam, Bank Islam Brunei Darussalam Berhad (BIBD), Baiduri Bank Sdn Bhd, Standard Chartered Bank, Syarikat Takaful Brunei Darussalam Sdn Bhd, AIA, Great Eastern, BIBD Securities Sdn Bhd, Baiduri Capital Sdn Bhd, and Standard Chartered Securities (B) Sdn Bhd. This collective effort reflects a shared commitment to strengthening financial awareness and building a more financially resilient community.

8. For further information on NFLD 2026, members of the public may visit www.bdcb.gov.bn or follow @centralbank.brunei and @usinwise on Instagram.

Brunei Darussalam Central Bank
Date: 2 September 2026 / 20 Rabiulawal 1448
Reference: BDCB/COMMS/3

National Financial Literacy Day (NFLD) is an annual financial literacy event led by Brunei Darussalam Central Bank (BDCB) and supported by the National Financial Literacy Council (NFLC).

Among the objectives of this event are to:

1. Enhance the level of financial literacy in Brunei Darussalam;
2. Promote smart money management; and
3. Increase awareness of financial products and services available in Brunei Darussalam.

Together, we can create a financially literate and resilient society.