



national treasury

Department:
National Treasury
REPUBLIC OF SOUTH AFRICA

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MEDIA STATEMENT

DRAFT NATIONAL CONSUMER FINANCIAL EDUCATION POLICY FOR PUBLIC COMMENT

The National Treasury today published the draft National Consumer Financial Education Policy (Policy) for public comment. Financial education is an integral component of broader policy efforts aimed at ensuring the fair treatment of financial customers, promoting responsible market conduct, and enhancing financial inclusion.

South Africa's financial system is sophisticated and well-regulated, with high levels of access to financial services. However, increased access and product choice have not consistently resulted in improved financial outcomes. As a result of low levels of financial and digital literacy, many financial customers continue to face challenges in using financial products safely, confidently, and in ways that support their long-term financial well-being. Persistent gaps in financial and digital literacy increase vulnerability to exploitation, heighten conduct risks, and erode trust in the financial system.

The draft policy establishes a national framework for financial education and outlines Government's proposed approach to strengthening financial literacy, building financial capability, and supporting improved financial well-being in an evolving and increasingly digitalised financial landscape. It outlines policy priorities, governance arrangements, and system-level coordination tools to strengthen collective impact across the financial education ecosystem and support a coherent national approach.

The draft policy is released for public comment to strengthen the proposals outlined in the document and to inform the revision of the National Consumer Financial Education Strategy (NCFES) and its associated Implementation Plan.



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Comments on the draft policy are invited **until 15 May 2026** and can be sent to:
financialeducation.policy@treasury.gov.za.

The National Treasury will also host virtual stakeholder workshops on the draft policy. Further details will be communicated in due course.

Issued by National Treasury

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