

## CMF releases its Institutional Financial Inclusion Strategy

*This document is aligned with the National Financial Inclusion Strategy presented today by the CAPIF headed by the Ministry of Finance.*

*Just like the ENIF, the Commission's Strategy aims to mobilize and engage public, private and civil society parties to foment adequate access to and use of financial and pension products in priority population groups.*

**January 13, 2025** – The Financial Market Commission (CMF) released today its Institutional Financial Inclusion Strategy as part of the release of the National Financial Inclusion Strategy (ENIF, for its Spanish acronym) conducted by the Advisory Commission for Financial Inclusion (CAPIF, for its Spanish Acronym) headed by the Ministry of Finance.

The main objective of the Commission's Financial Inclusion Strategy, in line with the goals of the National Strategy and the CMF's financial market development mandate, aims to mobilize and engage public and private actors and members of civil society to promote an efficient, accessible, deep and resilient financial system that fosters inclusive and sustainable economic growth. It also promotes an improvement in citizens' financial capabilities, so they can make informed and safe decisions that positively impact their financial wellbeing.

As stated by CMF Chairwoman Solange Berstein, “We recognize as an institution the importance of individuals and businesses being able to access and use quality, regulated financial products and services — not only because of the effect this can have on their financial well-being, but also because financial inclusion is integral to our market development mandate.”

Following guidelines compiled in the ENIF, the Commission's Institutional Financial Inclusion Strategy sets five priority objectives:

1. Visualize and evaluate gaps in financial inclusion.
2. Facilitate access to and use of financial products and services.
3. Encourage improvements in infrastructure, service coverage, and customer service channels.

4. Increase confidence in the financial system.
5. Strengthen financial education.

"Access," "Use," and "Quality" indicators measure progress in this matter. These are disaggregated by age, sex, income level, geographic location (urban or rural), educational level, nationality, and disability of users, when applicable and possible.

The CMF has published statistics on gender-differentiated access and use of financial services; participated in national and international working groups; carried out conferences; and produced reports and documents promoting financial inclusion for over two decades. This Strategy is part of the challenges and lines of action disclosed by the CMF in its Policy Document on its Financial Market Development Mandate.

### **Links to Relevant Documents**

- [Institutional Financial Inclusion Strategy released by the Commission.](#)
- [National Financial Inclusion Strategy.](#)

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