

**POINTS OF COOPERATION BETWEEN THE FINANCIAL SERVICES AUTHORITY (OJK),
MINISTRY FOR DISADVANTAGED AREAS (KPDT), NATIONAL AGENCY FOR THE PLACEMENT AND
PROTECTION OF INDONESIAN MIGRANT WORKERS (BNP2TKI)
AND SUMBAWA UNIVERSITY OF TECHNOLOGY (UTS)**

1. The objectives of the cooperation signing between OJK, KPDT, BNP2TKI and UTS are: developing financial sector, economic empowerment for households, improving financial literacy and providing consumer protection in financial services sector.
2. As for the scope agreed in this cooperation encompasses, among others:
 - (1) Technical coordination in financial literacy improvement and consumer protection, implemented in various activities related to education and financial literacy;
 - (2) Technical coordination in facility supports from parties in efforts to conduct socialization and education of products and services from financial institutions;
 - (3) Technical coordination in the form of training for facilitators by OJK in a bid to provide socialization and education of products and services from financial services institutions;
 - (4) OJK will stimulate financial services institutions to provide products and services that are suitable for the society of all elements and levels in order to expand the accessibility for the society to interact with financial services institutions.
3. The implementation of this cooperation will be regulated further in a cooperation agreement and/or operational guidelines, which will be formulated and stipulated jointly. The cooperation will be evaluated at least once a year.