

FINANCIAL EDUCATION PROGRAM



<https://www.gnbsudameris.com.co/academia-financiera>

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What does the Bank do in terms of financial education?

Banco GNB Sudameris has its own financial education program called "Academia Financiera", addressed to current and potential clients and in general, users of the financial system.

Its main objective is that, through an agile, dynamic and attractive mechanism, customers and users be guided in relation to the products and services offered by banks, brokerage and trust companies.

In this way, the Bank contributes to society by making it easier for the financial consumer to take informed decisions.

The program is available to all public on the Bank and subsidiaries websites:

<https://www.gnbsudameris.com.co/academia-financiera>

<https://www.servitrust.gnbsudameris.com.co//academia-financiera>

<https://www.servivalores.gnbsudameris.com.co//academia-financiera>

What is the Bank's financial education program?

It is a modular training program that allows the user to know each of the massive products offered by banking establishments, including: general description, basic characteristics, general access conditions, commitments and obligations inherent to the product, costs and related fees.

Some concepts covered by the Financial Academy are:

Banco GNB Sudameris

- Savings and Investment products such as:
 - Current Account
 - Savings Account
 - Long Term Deposits and other related services.
- Financing Products such as:
 - Credit Cards
 - Payroll Loans.
- Services and channels such as:
 - Debit Card
 - Electronic Transfers
 - Virtual Banking
 - Audio response
 - ATMs, among others.
- Other topics of interest:
 - Security measures for channels usage



- Risk Bureaus
- Fogafin savings deposit, among others.

Servitrust GNB Sudameris – SERVITRUST GNB SUDAMERIS

Trust Company

- What is a trust company?
- Administration and Payment Trusts
- Guaranteed Trusts
- Collective Investment Funds
- Securitization
- Electronic Banking
- Among others.

Servivalores GNB Sudameris – SERVIVALORES GNB SUDAMERIS

Sociedad Comisionista de Bolsa

- Fixed Income
- Variable Income
- Collective Investment Funds
- Securities Management
- Portfolio management for third parties
- Among others.

How does the Bank's financial education program work?

Banco GNB Sudameris' Financial Education Program is part of a permanent disclosure policy, which aims to keep customers and users informed about products, services and market news.

It is accompanied by a monthly dissemination campaign in which, using resources such as banners, mailings, extracts, “GNB Sudameris En Contacto”, among others, the information of interest about a product or service is communicated.

The scheduling of the issues to be communicated considers the events reported by the Bank's Customer Service Center, and is related to the complaints and claims registered in the Financial Consumer Attention System, and which the Bank, therefore, considers to communicate to the financial consumer, in order to be reinforced.



What information channels are used to disseminate the program?

Website Consultation Module

Available on the Bank's website, www.gnbsudameris.com.co, through the link “Academia Financiera”.



Informative Banners

With banners on the Bank's website the emphasis is placed on security issues and general information on financial sector products and services.

El Pagaré

Es un documento que hace referencia a la obligación por parte del deudor, de pagar una suma de dinero en un periodo de tiempo previamente establecido.



Conceptos asociados



Bancaseguros

hace referencia al conjunto de productos de seguros contra diversos riesgos, distribuidos a través de las entidades bancarias.

Más información >



La renovación de un CDT

se presenta cuando el titular modifica alguna de las condiciones del título en la fecha de vencimiento del mismo.

Conozca más sobre CDT



GNB Sudameris En Contacto Newsletter

GNB Sudameris
en Contacto

Boletín
Mensual de Noticias

This mean is used for the Financial Education module dissemination, which is available on the Bank's website. It is also sent to customers by email.



"SABER MÁS, SER MÁS" PROGRAMME, LEADED BY ASOBANCARIA

Within its financial education program, Banco GNB Sudameris relied on Asobancaria's "SABER MÁS, SER MÁS" Programme, as an initiative of Colombian banks. We share it with our clients and users re-addressing its constantly updated contents from the Bank's website.

Cuenta de Ahorros

Cuenta mediante la cual una persona natural o jurídica deposita cantidades de dinero que puede retirar en cualquier momento. Las cuentas de ahorros son depósitos a la vista sobre los cuales se reconocen intereses.



Conceptos Asociados 

Posibles Cobros Asociados 

Conceptos Asociados

- Cuenta individual

Aquella cuenta que no presenta ninguna particularidad y en la cual el titular es sólo uno.
- Cuenta colectiva conjunta (Y)
- Cuenta colectiva alternativa (O)
- Tarjeta débito
- Transferencias electrónicas
- Depósito Seguro FOGAFIN
- Derechos y obligaciones de los titulares
- Reglamento / contrato



Amplie su información en



AN INITIATIVE LEADED BY ASOBANCARIA



<http://www.asobancaria.com/sabermassermas/>

What is the “SABER MÁS, SER MÁS” Programme led by Asobancaria?

“Saber Más, Ser Más” is a guild initiative, created by the Banking Association and Colombian Financial Institutions- Asobancaria, and is therefore recognized as the Financial Education Program of Colombian banks. Its main objective is that financial education gets to be recognized as a social, economic and political priority in the country; establishing the subject in both the public and private agenda.

Our commitment and that of Colombian banks with financial education

Increasing Colombians level of financial knowledge represents one of the biggest commitments of the industry with the country, since to the extent that citizens achieve a greater understanding of the system, they can obtain greater benefits from it, and make decisions in a responsible and informed way.

What is the Programme purpose?

The objective of the banking guild is to broaden Colombians knowledge about the financial system, its products, operations and associated risks, contrasted with the impact that financial decisions can have on their daily life and well-being. The Programme seeks to raise awareness among the population about the importance of self – financial education, providing tools to improve people's knowledge and habits for personal and family finances' manage, and to establish relationships with the financial system.

