

A. HOUSEHOLD NUMBER

B. INTERVIEWER

C. Household size

Insert the names of all household members.

I. PERSOONLIJKE GEGEVENS

1. What is {0} gender?
 1. male
 2. female

2. What is {0} date of birth (Calculate age)

3. Does {0} have an identity number? (Sedula Curaçao)? (These are the last 2 digits of the sedula)
 1. Yes -> please enter the last two numbers
 2. No
 3. Does not know
 4. Refused

4. In which country (island) were you born?
 533. Aruba
 532. Bonaire
 531. Curaçao
 534. Sint Maarten (Nederlandse deel)
 536. Sint Eustatius
 537. Saba
 528. Nederland
 214. Dominicaanse Republiek
 170. Colombia
 332. Haïti
 663. St. Martin (Franse deel Sint Maarten)
 000. Anders, nl.: _____

5. What is your nationality?
 533. Aruba
 532. Bonaire
 531. Curaçao
 534. Sint Maarten (Nederlandse deel)
 536. Sint Eustatius
 537. Saba
 528. Nederland
 214. Dominicaanse Republiek
 170. Colombia
 332. Haïti

6. How long have you been living on this island?

1. less than 3 months
2. between 4 and 12 months à *Ga door met vraag 7*
3. between 1 up to 5 years à *Ga door met vraag 7*
4. between 6 up to 10 years à *Ga door met vraag 7*
5. 11 years or more à *Ga door met vraag 7*

7. How long do you intend to stay?

1. less than 3 months à **END INTERVIEW**
2. 4 months or more

IF 3 YEARS OR YOUNGER à END INTERVIEW

III. QUESTIONS CONCERNING THE LABOUR MARKET

8. Did you work in the past 12 months the whole year, part of the year or occasionally? (Including 'casual work'!)

1. yes, the whole year à Go to question 15 (include: 'sickness leave' or 'disability for work')
2. yes, part of the year
3. yes, occasionally
4. no, did not work à Go to question 11
5. unknown à Go to question 11

9. How long have you worked in total during the past 12 months?

1. less than 1 month
2. between 1 and 6 months
3. longer than 6 months
4. unknown

10. Do you have a job or your own company/business at this moment?

1. yes, a job à Go to question 15
2. yes, my own company/business à Go to question 15
3. no, neither

11. Have you worked or performed casual labour for 4 hours or more, last week?

1. Yes
2. no à Go to question 12

IV. QUESTIONS FOR PERSONS LOOKING FOR WORK

12. Are you looking for a job or would you like to start your own business?

1. yes, I am looking for work Go to question 14

2. yes, I wish to start my own business
3. no, none of the above Go to question 15

13. If you obtained the necessary funds and permissions to start your own business, could you in principle start within two weeks?

1. yes
2. no à Go to question 15
3. unknown

14. If you find work, could you start within two weeks?

1. yes
2. no à Go to question 15
3. unknown

VII. QUESTIONS CONCERNING INCOME

15. What was the source of your highest income last month?

1. labour/business
2. Old Age pension (AOV)
3. pension (APC, private pension, company pension etc.)
4. widow- and orphanage pension
5. welfare
6. own capital/property
7. scholarship
8. retaining pay/severance pay arrangement
9. child support/alimentation
10. other: _____
11. no income à Go to question 19
99. unknown

15a-1. What was your gross income from this source last month? _____

Only numbers can be entered. If the respondent does not want to specify the amount, enter the digit 0 and provide the opportunity to use the income card.

If amount equals 0 à Go to question 15a-2

If amount greater than 0 à Go to question 15b

15a-2. What was your MONTHLY gross income from this source last month? _____

(only if respondent does not want to specify amount) à go to 15c

If respondent does not want to use the income card either, choose unknown à Go to question 17

Question 16 is only for persons who answered question 15 with "labour/business"

16. Do you receive the minimum hourly wage?

1. yes, the minimum hourly wage
2. no, lower than the minimum hourly wage
3. no, higher than the minimum hourly wage

- 4. do not known
- 99. unknown

17. What was the source of your second highest income last month?

- 1. labour/business
- 2. Old Age pension (AOV)
- 3. pension (APNA, private pension, company pension etc.)
- 4. widow- and orphanage pension
- 5. welfare
- 6. own capital/property
- 7. scholarship
- 8. retaining pay/severance pay arrangement
- 9. child support/alimentation
- 10. other: _____
- 11. no income à 19
- 99. unknown

17a-1. What was your gross income from this source last month? _____

Only numbers can be entered. If the respondent does not want to specify the amount, enter the digit 0 and provide the opportunity to use the income card.

If amount equals 0 à Go to question 18a_2

If amount greater than 0 à Go to question 18b

17a-2. What was your gross income from this source last month? _____

(only if respondent does not want to specify amount) à go to question 18c

If respondent does not want to use the income card either, choose unknown à Go to question 19

VIII. QUESTIONS CONCERNING HOUSEHOLD LABOUR

18. Yesterday, how much time did you/he/she spend on housework for which you/they were not paid? Housework includes activities such as cleaning the house, doing laundry, ironing, preparing and serving food, washing the car, cleaning the yard, cutting the grass, tending to your flower garden, shopping for groceries, cooking gas or other household items, paying bills and minor home repairs. Travelling or waiting time should be included in your answer.

- a. Zero/none
- b. Hours 1__1__1 Minutes 1__1__1
- c. Don't Know
- d. Refused/not stated

19. Yesterday, how much time did you/he/she spend looking after children who are members of your household or family, without receiving any pay? Looking after children includes playing, bathing, helping with homework, reading, and taking to the doctor or activities. Travelling or waiting time should be included in your answer.

- a. Zero/none
- b. Hours 1__1__1 Minutes 1__1__1
- c. Don't Know
- d. Refused/not stated

20. Yesterday, how much time did you/he/she spend caring for adults who are members of your household or family, including elderly, sick or disabled, without receiving pay? Caring for includes feeding, personal and physical care, talking with, helping with shopping or paying bills, providing help with taking medication, and so on. Travelling or waiting time should be included in your answer.

- a. Zero/none
- b. Hours 1__1__1 Minutes 1__1__1
- c. Don't Know
- d. Refused/not stated

END AKO INTERVIEW

Start vragenlijst Financial Inclusion

FACT FINDING

8. What is your highest completed educational level
- 01 Primary school (basis school)
 - 02 VSBO/VMBO/AGO/MAVO/LBO
 - 03 HAVO/VWO
 - 03 SBO/MBO or equivalent
 - 04 HBO/BA/BSc or equivalent
 - 05 WO/MSc/ MBA or equivalent
 - 06 PhD
 - 07 None
9. What is your current employment status?
- 01 Employed, full time in permanent service (=>36 hours per week)
 - 02 Employed temporary service
 - 03 Employed, part time (<36 hours per week, job-taker)
 - 04 Self-employed
 - 05 Casual worker/freelancer
 - 06 Unemployed
 - 07 Student
 - 08 Retired
 - 09 Other (please specify)
11. What is your gross household income per month?

ACCESS TO PAYMENT INSTRUMENTS

12a. Do you have an active local personal debit account (current checking account) with a financial institution?

- 01 Yes
- 02 No, I do not have any local personal debit account (go to question 13a)

12b. Please indicate which institution you have one or more personal debit account with (multiple answer)

- 01 Yes, with a Commercial bank
- 02 Yes, with a Credit Institution (Credit Union)
- 03 Yes, with a Non bank (Fintech)
- 04 Yes, Other, please specify
- 05 No, I do not have any local personal debit account (go to question 13a)

Please specify

13a. What is the reason that you do not have a local personal debit account? (multiple answer)

- 00 It is too expensive
- 01 I do not have a salary slip (or can not prove that I have income)
- 02 I do not have an appropriate (local) identification

- 03 It is too expensive
- 04 I do not trust the financial institutions
- 05 I do not have enough money to use a current account
- 06 Because of religious reasons
- 07 Because a family member already has an account I use
- 08 I use a savings account not a current account
- 09 I refuse digitalization
- 10 Other (Specify)
- No interest or no need (Specify why) (open text field)
- Other (specify)

14a Besides a debit account, Do you have any of the following active accounts that you have been using in the last 6 months? (multiple answer)

- 01 Savings account
- 02 Credit card account in ANG
- 03 Credit card account in USD
- 04 Foreign bank account (foreign debit card, credit card or savings)
- 05 Other (specify)
- 06 I do not have any other account

POSSESSION OF DEVICES AND FREQUENCY USE OF INTERNET

15 Do you own or have access to the following devices? (multiple answer)

- 01 (Smart) phone
- 02 Tablet
- 03 Computer/Laptop
- 04 Other (specify)
- 05 None

16 What is the frequency use of internet?

- 01 Daily
- 02 Weekly
- 03 Monthly
- 04 Quarterly
- 05 Annually
- 06 I rarely use the internet
- 076 I do not use the internet
- 087 I do not have access to the internet

PAYMENT BEHAVIOR

17 Generally, what payment instrument do you typically use to pay your bills and receipts for the following amounts:

- 17a less than or equal to 25ANG
- 17b 26 ANG – 100 ANG
- 17c 101 ANG – 200 ANG
- 17d 201 ANG – 1000 ANG
- 17e 1001 ANG – 2000 ANG
- 17f greater than or equal to 2001 ANG
 - 01 Cash
 - 02 Debit card insertion/ (swipe)
 - 03 Debit card contactless/ tapb
 - 04 Credit card
 - 05 Online banking
 - 06 Mobile banking
 - 07 Other (specify)
 - 08 N/A

18 Generally, what payment instrument do you typically use when you need to pay another individual the following amounts:

- 18a less than or equal to 25 ANG
- 18b 26 ANG – 100 ANG
- 18c 101 ANG – 200 ANG
- 18d 201 ANG – 1000 ANG
- 18e 1001 ANG – 2000 ANG
- 18f greater than or equal to 2001 ANG
 - 01 Cash
 - 02 Online banking
 - 03 Mobile banking
 - 04 Peer to peer (P2P) mobile payment system
 - 05 Other (specify)
 - 06 N/A

19. How much cash in hand do you typically carry?

- 01 None, typically I do not carry any cash
- 02 ANG 1 - ANG 100
- 03 ANG 101 - ANG 200
- 04 ANG 201 - ANG 300
- 05 ANG 301 - ANG 1,000
- 06 ANG 1,001 - ANG 2,000
- 07 ANG 2,001 - ANG 10,000
- 08 ANG 10,001 or more

20a. How often do you typically withdraw cash from the ATM?

20b. How often do you typically deposit cash through the ATM?

20c. How often do you typically go to the financial institution's branch to withdraw cash?

20d. How often do you typically go to the financial institution's branch to deposit cash?

- 01 Daily
- 02 Weekly
- 03 Monthly

- 04 Quarterly
- 05 Annually
- 06 Rarely
- 076 Never

21. How do you pay the following bills in a typical month? (Please select the most used.)

21a. Electricity and/or water

21b. Cooking gas

21c. Phone/mobile/top-up

21d. Internet (wifi or data)

21e. Taxes

- 01 Cash
- 02 Debit card insertion / swipe
- 03 Debit card contactless/ tapb
- 04 Credit card
- 05 Online banking
- 06 Mobile banking
- 07 Other (specify)
- 08 N/A

22. How do you pay for the following in a typical month:

22a. Purchases from a supermarket

22b. Gasoline/Diesel

22c. Clothes and shoes

22d. Building services (construction, gardening, furniture, auto repair)

22e. Outdoor consumption (fast food) restaurant, 'truk di pan' etc.

- 01 Cash
- 02 Debit card insertion / swipe
- 03 Debit card contactless/ tap
- 04 Credit card
- 05 Online banking
- 06 Mobile banking
- 07 Other (specify)
- 08 N/A

22f. Purchases from international online stores (e.g. Amazon, e-Bay, Shein, Netflix)

- 01 Cash
- 02 Debit card insertion / swipe
- 03 Debit card contactless/ tab
- 04 Webshop payment with Debit card
- 05 Webshop payment with Credit card
- 06 Online banking
- 07 Mobile banking
- 08 Other (specify)
- 09 N/A

22g. Purchases from local online stores (e.g. Kooyman, Building Depot)

- 01 Webshop payment with Debit card
- 02 Webshop payment with Credit card
- 03 Online banking
- 04 Mobile banking
- 05 Other (specify)
- 06 N/A

23. Have you shopped online in the past 12 months (e.g. Amazon, e-Bay, Shein)?

- 01 Yes, via myself
- 02 Yes, via someone else
- 03 No

24. In the future are you likely to use cashless as a mode of payment?

- 01 Yes
- 02 No (specify why)
If no, what is the reason?
 - 01 I am not ready for full digitalization
 - 02 I do not believe in 100% digitalization
 - 03 Other (specify)

25. If cash in circulation were significantly reduced, would this impact you adversely?

- 01 Yes (specify why)
- 02 No

PERSONAL FINANCIAL POSITION

26a. 1. If any, on which of the following loans do you still have debt? Multiple choice answer
Personal loan (Go to question P26.b)

- a. Car loan (Go to question C26.b)
- b. Mortgage loan (Go to question M26.b)
- c. Student loan (Go to question S26.b)
- d. Credit card outstanding balance (Go to question CC26.b)
- e. Other loan (specify) (Go to question (O26.b)
- f. I have no debts (Why) (Go to question 26a.2)

26a.2 If answer is I have no debts:

- a. No interest/need to borrow
- b. I am not eligible due to no income/low income
- c. I am not eligible due to no fixed job
- d. Other reason (specify)

26b. 1. What is your monthly loan payment for your personal loan?

- a. ANG 250.00 or less
- b. ANG 251.00 - ANG 500.00
- c. ANG 501.00 - ANG 1,500.00
- d. ANG 1,501.00 - ANG 2,500.00
- e. ANG 2,501.00 - ANG 5,000.00
- f. ANG 5,001.00 or more
- g. I don't know / I don't remember

26.b. 2. Where did you borrow your personal loan?

- a. Commercial bank
- b. Credit union (e.g. ACU)
- c. Pawn shop (Cash4Gold)
- d. Micro credit institution (e.g. Caribbean Cash, Island Finance, Qredit)
- e. Family, friend or colleague
- f. Employer (e.g. salary advance)
- g. Another private or informal lender
- h. Other (specify)

P.26b. 3. For what reason did you take out a personal loan?

- a. To pay school fees
- b. For emergency or health purposes
- c. For a funeral or wedding
- d. For travel
- e. For consumption purposes (e.g. because you were short on money)
- f. To purchase materials or services to build, extend, or renovate your home or apartment
- g. Other (specify)

C.26b. 1. What is your monthly loan payment for your car loan?

- a. ANG 250.00 or less
- b. ANG 251.00 - ANG 500.00
- c. ANG 501.00 - ANG 1,500.00
- d. ANG 1,501.00 - ANG 2,500.00
- e. ANG 2,501.00 - ANG 5,000.00
- f. ANG 5,001.00 or more
- g. I don't know / I don't remember

C.26.b. 2. Where did you borrow your car loan?

- a. Commercial bank
- b. Credit union (e.g. ACU)
- c. Micro credit institution (e.g. Caribbean Cash, Island Finance, Qredit)
- d. Family, friend or colleague
- e. Employer (e.g. salary advance)
- f. Another private or informal lender
- g. Other (specify)

C.26b. 3. For what reason did you take out a car loan?

- a. To buy a car
- b. Other (specify)

M.26b. 1. What is your monthly loan payment for your mortgage loan?

- a. ANG 250.00 or less
- b. ANG 251.00 - ANG 500.00
- c. ANG 501.00 - ANG 1,500.00
- d. ANG 1,501.00 - ANG 2,500.00
- e. ANG 2,501.00 - ANG 5,000.00
- f. ANG 5,001.00 or more
- g. I don't know / I don't remember

M.26.b. 2. Where did you borrow your mortgage loan?

- a. Commercial bank
- b. Credit union (e.g. ACU)
- c. Family, friend or colleague
- d. Another private or informal lender
- e. Other

M.26b. 3. For what reason did you take out a mortgage loan?

- a. To purchase your home, land or apartment
- b. To purchase materials or services to build, extend, or renovate your home or apartment

S.26b. 1. What is your monthly loan payment for your student loan?

- a. ANG 250.00 or less
- b. ANG 251.00 - ANG 500.00
- c. ANG 501.00 - ANG 1,500.00
- d. ANG 1,501.00 - ANG 2,500.00
- e. ANG 2,501.00 - ANG 5,000.00
- f. ANG 5,001.00 or more
- g. I don't know / I don't remember

S.26.b. 2. Where did you borrow your student loan?

- a. Commercial bank
- b. Credit union (e.g. ACU)
- c. Micro credit institution (e.g. Caribbean Cash, Island Finance, Credit)
- d. Family, friend or colleague
- e. Employer (e.g. salary advance)
- f. Another private or informal lender
- g. Study financing (e.g. Government, DUO)
- h. Other

S.26b. 3. For what reason did you take out a student loan?

- a. To pay school fees
- b. Other

CC.26b. 1. What is your monthly loan payment for your credit card?

- a. ANG 250.00 or less
- b. NG 251.00 - ANG 500.00
- c. ANG 501.00 - ANG 1,500.00
- d. ANG 1,501.00 - ANG 2,500.00
- e. ANG 2,501.00 - ANG 5,000.00
- f. ANG 5,001.00 or more
- g. I don't know / I don't remember

CC.26.b. 2. Where did you get your credit card?

- a. Commercial bank
- b. Credit union (e.g. ACU)
- c. Micro credit institution (e.g. Caribbean Cash, Island Finance, Credit)
- d. Family, friend or colleague
- e. Employer (e.g. salary advance)
- f. Another private or informal lender
- g. Other (specify)

CC.26b. 3. For what reason did you use your credit card?

- a. To pay school fees
- b. To buy a car
- c. For emergency or health purposes
- d. For a funeral or wedding
- e. For travel
- f. For consumption purposes (e.g. because you were short on money)
- g. Other (specify)

O.26b. 1. What is your monthly loan payment for your other loan?

- a. ANG 250.00 or less
- b. ANG 251.00 - ANG 500.00
- c. ANG 501.00 - ANG 1,500.00
- d. ANG 1,501.00 - ANG 2,500.00
- e. ANG 2,501.00 - ANG 5,000.00
- f. ANG 5,001.00 or more
- g. I don't know / I don't remember

O.26.b. 2. Where did you borrow your other loan?

- a. Commercial bank

- b. Credit union (e.g. ACU)
- c. Pawn shop (Cash4Gold)
- d. Micro credit institution (e.g. Caribbean Cash, Island Finance, Credit)
- e. Hire purchase in stores (e.g. Payment plans for furniture, appliances, etc. at Omni)
- f. Family, friend or colleague
- g. Employer (e.g. salary advance)
- h. Another private or informal lender
- i. Other (specify)

O.26b. 3. For what reason did you take out your other loan?

- a. For a funeral or wedding
- b. For travel
- c. For consumption purposes (e.g. because you were short on money)
- d. To pay school fees
- e. To buy a car
- f. For emergency or health purposes
- g. To purchase materials or services to build, extend, or renovate your home or apartment.
- h. Other (specify)

27. Thinking about financial products and services in general, in the last 2 years, have you experienced any of the following issues?

27a. Have you accepted advice to invest in a financial product that you later found to be a scam, such as a pyramid scheme?

- a. Yes
- b. No

27b. Have you accidentally provided financial information in response to a letter, an email, or phone call that you later found out was not genuine?

- a. Yes
- b. No

27c. Have you discovered that someone has used your card/account details to pay for goods without your authorization?

- a. Yes
- b. No

FACT FINDING: PERSONAL FINANCIAL POSITION

28. Overall, thinking of your assets, debts and savings, how satisfied are you with your current personal financial condition?

- a. Very dissatisfied
- b. Dissatisfied
- c. Neither satisfied nor dissatisfied
- d. Satisfied
- e. Very satisfied

f. N/A

29. In a typical month, how difficult is it for you to cover your expenses and pay all your bills?

- a. Very difficult
- b. Difficult
- c. Neither difficult nor easy
- d. Easy
- e. Very easy
- f. N/A

29a. Do you set money aside? If yes, please indicate the reason. (multiple answer)

- a. For savings
- b. For expenses in the future (e.g. education, a wedding, or a big purchase)
- c. For emergencies (e.g. sickness, job loss, economic downturn)
- d. For investments (e.g. stocks, bonds)
- e. Other (specify)
- f. No, I do not set money aside

30a. Have you personally used credit for any of the following purposes in the past 12 months and paid interest on the balance? Multiple choice

- a. No, I did not use any credit
- b. To pay regular bills
- c. To pay for food
- d. To help support family or friends outside your immediate household
- e. To buy something on impulse
- f. To buy a gift for someone
- g. Other (specify)

31. Suppose you had ANG 100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow? Suppose you need to borrow ANG 100. Which is the lower amount to pay back, ANG 105 or ANG 100 plus three percent interest?

- a. More than ANG 1052.00
- b. Exactly ANG 1002.00 plus 3 percent
- c. Less than ANG 102.00
- d. I don't know

32. How does inflation affect the purchasing power of money? Suppose over the next 10 years the prices of the things you buy double. If your income also doubles, will you be able to buy less than you can currently buy, the same as you can currently buy or more than you can currently buy?

- a. It increases the purchasing power of money
- b. It decreases the purchasing power of money
- c. It has no effect on the purchasing power of money
- d. More than currently
 - a. Exactly the same
 - b. Less than currently
 - c. I don't know

33. Which of the following strategies can help ensure you have enough money for retirement? Statement: A 15-year mortgage typically requires higher monthly payments than a 30-year mortgage, but the total interest paid over the life of the loan will be less.

- a. Start saving early and contribute regularly to retirement
- b. Rely on Social Security benefits alone
- c. Invest only in low-yield savings accounts
- d. The statement is False
- e. I don't know

34. Please indicate which of the following pertains to the Central Bank of Curaçao and Sint Maarten.

34a. It is possible for anyone to open a bank account at Tthe cCentral Bbank of Curaçao and Sint Maarten same as can be done at a commercial bankoperates similar to a commercial bank.

- a. Yes
- b. No
- c. I don't know

34b. The Central Bank of Curaçao and Sint Maarten central bank supervises banking and other creditfinancial institutions.

- a. Yes
- b. No
- c. I don't know

34c. The Central Bank of Curaçao and Sint Maarten central bank provides advice to the Government of Curacçao, and Sint Maarten and the BES Islands.

- a. Yes
- b. No
- c. I don't know

35. The Central Bank of Curaçao and Sint Maarten is the only institution entitled by law to issue paper money in the Countries Curaçao and Sint Maarten. Are you aware that you can file a complaint against a (formal) financial institution at the central bank?

- a. Yes
- b. No
- c. I don't know

36. Imagine that all your debts together represents 50% of your gross monthly income. Do you think you can borrow more money?

- a. Yes
- b. No
- c. I don't know

46. Are you familiar with the topics virtual assets or cryptocurrency such as Bitcoin, Ethereum, BNB, etc.?

- a. Yes
- b. No

If yes:

46a. Do you have any virtual asset investment or did you ever invest in virtual assets?

- 1. Yes
- 2. No

If no:

46b. If you had more information about the topics virtual assets or cryptocurrency, would you (have) invest in these?

- 1. Yes
- 2. No

CONSUMER CONFIDENCE

These questions are on behalf of the household.

37. How do you think the general economic situation in Curaçao has changed over the past 12 months?
- a. Improved
 - b. Stayed the same
 - c. Worsened
38. How do you expect the general economic situation in Curaçao to change over the next 12 months?
- a. Improved
 - b. Stayed the same
 - c. Worsened
39. How has your household's financial situation changed over the past 12 months?
- a. Improved
 - b. Stayed the same
 - c. Worsened
40. How do you expect your household's financial situation to change over the next 12 months?
- a. Improved
 - b. Stayed the same
 - c. Worsened
41. How do you expect the employment situation for the members of your household to change over the next 12 months?
- a. Improved
 - b. Stayed the same
 - c. Worsened
42. How likely is your household to make major purchases, such as car, house, or other significant items (such as e.g., furniture, refrigerator, or television) over the next 12 months?
- a. Very likely

- b. Somewhat likely
- c. Not likely

43. How do you expect consumer prices to develop over the next 12 months?

- a. Higher
- b. Same
- c. Lower

44a. Do you have insurance policies?

- a. Yes [if YES, GO TO QUESTION 44b]
- b. No, because it is useless
- c. No, because it is (too) expensive
- d. No, other reason (please specify)

44b. Which insurance policies do you have?
(more answers are possible)

44b1. Life Insurance (focus on income)

- a. Endowment (individual savings, college saving)
- b. Whole Life (inherit estate)
- c. Term Life (for mortgage repayment)
- d. Pensions & Annuities (for future income)
- e. Funeral
- f. Others (please specify)

44b2. Non-life Insurance (focus on possession)

- a. Accident & Sickness
- b. Motor vehicle
- c. Marine, Transit & Aviation
- d. Property
- e. Other (please specify)

44c. I have no insurance policies because it is useless.

44d. I have no insurance policies because it is (too) expensive.

45. Do you think that your current insurance policies are sufficient for your situation?

- a. Yes
- b. No (please specify / indicate reason)

ADDITIONAL QUESTIONS REGARDING VIRTUAL ASSET

What is your opinion about the following statement:

47. It is easy to make use of online/mobile banking

48. It is easy to pay through the swiping machines (indeed with the introduction of tap)

49. It is easy to acquire a payment account

50. There is a need to reduce transaction costs for customers (and merchants)

a. Heavily disagree

b. Disagree

c. Neutral

d. Agree

e. Heavily agree