



#### **AD HOC QUERY ON 2020.77 Update remittances**

**Requested by COM on 11 December 2020**

**Responses from Austria, Croatia, Cyprus, Czech Republic, Estonia, France, Germany, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Netherlands, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden (20 in Total)**

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### **1. Background information**

The purpose of the chapeau inform is to discuss the key issues that have arisen as a result of the COVID-19 pandemic based on information already gathered and new information to be collected. The Inform will compare and contrast the force majeure measures taken up to June/July 2020, based on the information already collected, with measures in place at a point in time as of 31 December 2020 in order to assess have policies evolved or not? The purpose is not to provide a timeline of developments but to highlight changes.

The Inform will discuss what are the challenges still faced by Member States on 31 December 2020, and whether or not any lessons have been learned in relation to crisis preparedness.

This AHQ relates to the themes covered in the Inform # 4 on the impact of COVID-19 on remittances in EU and OECD countries.

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Please also see Concept Note and overview table of themes regarding the Umbrella Inform for further background.

**This AHQ counts for 1 query.**

Guidelines: Please provide NEW information only to that previously supplied. Please also highlight if there has been any change in the measures applied as of 31 December 2020, or if the status quo has been maintained?

## **2. Questions**

**1. During the pandemic, were banking and financial services, as well as other remittances operators such as Western Union, Moneygram, Ria, Paysend, azimo, Transferwise, WorldRemit considered essential services?**

*Available choices: Yes, No, Not Applicable*

**2. If you answer YES to question 1, can you please explain which services (all or some of the above mentioned) were considered essential.**

**3. If you answer NO to question 1, can you please explain whether the operation of remittances in your Member State operated normally or it was limited due to the pandemic crisis.**

**4. How many third-country nationals have lost their job in your Member State as a result of the pandemic during the period March to December 2020?**

**5. Did your Member State promote campaigns to increase awareness and uptake of the use of digital transfers to country of origin by third-country nationals during the pandemic?**

*Available choices: Yes, No*

**6. If you answer YES to question 5, please describe. If you answer NO, does your Member States have plans to implement such campaigns in the future?**

We would very much appreciate your responses by **29 January 2021**.

## **3. Responses**

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<sup>1</sup> If possible at time of making the request, the Requesting EMN NCP should add their response(s) to the query. Otherwise, this should be done at the time of making the compilation.

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		Wider Dissemination <sup>2</sup>	
=	EMN NCP Austria	Yes	<p>1. Yes</p> <p>2. During the second lockdown in Austria, it was prohibited to enter the customer space of</p> <ul style="list-style-type: none"> <li>• premises of trade for the purpose of acquiring goods,</li> <li>• service establishments for the purpose of obtaining body-related services or</li> <li>• recreational facilities for the purpose of receiving services of recreational facilities.</li> </ul> <p>Exceptions to this prohibition were granted for service establishments not offering body-related services (Art. 5 <a href="#">Regulation of the Federal Minister of Social Affairs, Health, Care and Consumer Protection which establishes special protective measures to prevent an emergency situation based on COVID-19</a>). This exception also covered so-called remittances operators, like the financial service providers mentioned in question 1 (e.g. Western Union; see also AHQ 2020.61).</p> <p>---</p> <p>Source: Ministry of the Interior</p> <p>3. n/a</p> <p>---</p> <p>Source: Ministry of the Interior</p>

<sup>2</sup> A default "Yes" is given for your response to be circulated further (e.g. to other EMN NCPs and their national network members). A "No" should be added here if you do not wish your response to be disseminated beyond other EMN NCPs. In case of "No" and wider dissemination beyond other EMN NCPs, then for the Compilation for Wider Dissemination the response should be removed and the following statement should be added in the relevant response box: "This EMN NCP has provided a response to the requesting EMN NCP. However, they have requested that it is not disseminated further."

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			<p>4. Number of unemployed third-country nationals in Austria (March-November 2020): 742,751 (Source: Federal Ministry for Labour, Family and Youth of the Republic of Austria, BaliWeb)          Note: Statistics Austria assumes that increased unemployment in the second and third quarter of 2020 is linked to the Covid-19 pandemic (See <a href="http://www.statistik.at/web_de/presse/124279.html">http://www.statistik.at/web_de/presse/124279.html</a> and <a href="http://www.statistik.at/web_de/presse/124944.html">http://www.statistik.at/web_de/presse/124944.html</a>).          Note: Data for December 2020 is not yet available.</p> <p>---</p> <p>Source: Ministry of the Interior</p> <p>5. No</p> <p>6. No.</p> <p>---</p> <p>Source: Ministry of the Interior</p>
	<p>EMN NCP Croatia</p>	<p>Yes</p>	<p>1. No</p> <p>2. N/A</p> <p>3. The operation of remittances in the Republic of Croatia operated normally during the pandemic.</p> <p>4. It is difficult to estimate how much TCNs have lost their job as a result of the pandemic, but in the period from March to December 2020, 865 TCNs with different statuses (asylum, subsidiary protection, applicants for international protection with the right to work, family reunification, long-term residence and temporary residence mostly on the basis of a stay and work permit) entered the records of the Croatian Employment Service from employment.</p>

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			<p>5. No</p> <p>6. We do not have plans to implement such campaigns in the future.</p>
	EMN NCP Cyprus	Yes	<p>1. No</p> <p>2. N/A. Banking services are considered essential since 10.01.2021.</p> <p>3. Remittance operation continued normally during the pandemic period.</p> <p>4. In March 2020, the registered unemployed TCNs were 2.157 In December 2020, the registered unemployed TCNs were 3.214</p> <p>5. No</p> <p>6. N/A</p>
	EMN NCP Czech Republic	Yes	<p>1. No</p> <p>2. N/A</p> <p>3. No changes (In the Czech Republic, the operation of remittances were conducted normally without any limitations, in other words, measures adopted in connection with COVID-19 pandemic had no impact on this area.).</p> <p>4. No changes (Information on the number of migrants who lost their job during above mentioned period cannot be provided due to lack of statistical data. The Czech Republic collect data on the number of third-country nationals registered by the Labour Office, however, only some categories of TCN are</p>

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			<p>entitled to register (e.g. TCN with permanent residence. There are other categories of third country nationals who are not allowed to register there (third country nationals with the Employment Card or short-term work permit up-to 3 months) and the Czech Republic does not collect statistics on reasons why did they lose their job (expiration of their permit, cancelation of their contract from side of employer or by their own decision etc.).</p> <p>5. No</p> <p>6. N/I</p>
	EMN NCP Estonia	Yes	<p>1. No Banking and financial services were considered essential services.</p> <p>2. No changes Comment: Four banks (Swedbank, SEB Bank, Luminor Bank, LHV Bank) are considered the providers of an essential service (and were also considered providers of an essential service during the lockdown). The banking and financial services provided by these banks are considered to be essential services. Services considered essential banking services are the payment services and cash circulation.</p> <p>3. No changes (the operation of payment systems wasn't affected by the pandemic as far as we're aware of).</p> <p>4. During the period March to December 2020 the number of people who have been registered with the Estonian Unemployment Insurance Fund due to loss of work was 59520, of them 5436 were TCNs. Conclusions on whether these job losses have occurred due to the pandemic however cannot be made as the Estonian Unemployment Insurance Fund does not collect such specific data regarding the reasons for loss of work. The number of TCNs dismissed from employment in that period could give some indications of how TCNs' employment was affected by the pandemic. However, definite</p>

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			<p>conclusions cannot be drawn from those numbers. During the period of March to December 2020 the number of all people dismissed was 17895, of them 1600 were TCNs.</p> <p>5. No</p> <p>6. No, as the potential target group is very small in Estonia.</p>
	EMN NCP France	Yes	<p>1. Yes</p> <p>2. only banking services were considered essential services during the pandemic, not remittances operators.</p> <p>3. As mentioned in the previous AHQ, the operation of remittances were limited during the first lockdown in Spring 2020 because of the closures of all activities except essential services.</p> <p>4. This data is not available for the moment. So far we only have national data for all workers: the unemployment rate increased by 7.5% in 2020 in France despite a decrease of 2.7% during the last quarter.</p> <p>5. Yes</p> <p>6. Due to the health situation, remittances operators have been widely promoting the use of their App and websites to send or receive money. In December 2020 was published a survey co-financed by AFD and the French Ministry of Europe and Foreign Affairs : the Ipsos institute and the research firm RMDA conducted a survey on diaspora remittances (survey conducted between July and August 2020 with the interviews of 500 persons mainly from the African diaspora). Link : <a href="https://www.afd.fr/en/actualites/covids-consequences-global-remittances">https://www.afd.fr/en/actualites/covids-consequences-global-remittances</a> The main findings were the following:</p>

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			<ul style="list-style-type: none"> <li>• although diasporas have been increasingly called on to send money home, remittances dropped by nearly 25% last year. This despite the growth of digital tools that make it easier to send money home.</li> <li>• In the first half of 2020, 80% of regular remitters did continue to send money home, according to a RMDA survey for the International Fund for Agricultural Development (IFAD) conducted during the first lockdown last March/April.</li> <li>• According to the Ipsos/RMDA survey, 77% of those working abroad believe recipients depend on their transfers to survive. The Covid-19 situation has exacerbated their economic fragility, as they are now caught between the drop in their own income and the demands of their family in their home country.</li> <li>• Of those who transferred money to their relatives in 2019, 40% reported that they intended to continue in 2020, and 31% hoped to increase the amount of their remittances.</li> <li>• The restrictions related to the Covid-19 crisis have also led to growth in digital transfers: 30% of remitters say that, in 2020, they have made greater use of the Internet or mobile phones for their remittances, particularly younger members of the diaspora.</li> <li>• The DIASDEV project on diaspora remittances, savings and investments aims at gradually, promoting remittances to finance activity rather than consumption, and eliminate dependence little by little. The project is being prepared by AFD and will be carried out in partnership with public-sector financial institutions in France, Italy, and Africa in 2021.</li> </ul> <p>DIASDEV's advantages are threefold: it will provide better information to users on the remittance, savings and investment services available; support emerging private operators; and ensure that public financial institutions are involved.</p>
	<p>EMN NCP Germany</p>	<p>Yes</p>	<ol style="list-style-type: none"> <li>1. No</li> <li>2. No new information.</li> <li>3. No new information.</li> </ol>

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			<p>4. See attached figures. between_march_and_december_2020.docx</p> <p>5. No</p> <p>6. n/a</p>
	EMN NCP Hungary	Yes	<p>1. No</p> <p>2. N/A</p> <p>3. No changes compared to the previous AHQ. Operation of remittances is ensured.</p> <p>4. Data not available. The general unemployment rate increased from 3,7% of the 1st quarter of 2020 to 4,4% of the 3rd quarter.</p> <p>5. No</p> <p>6. N/A</p>
	EMN NCP Ireland	Yes	<p>1. Yes</p> <p>2. Banks, post offices and credit unions are included on the list of essential services at Level 5 Covid-19 restrictions. Remittance operators such as Western Union and Moneygram operate out of a range of retail outlets and, as such, it is not possible to say that such operators were deemed to be an essential service or</p>

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			<p>operated out of an essential retail outlet. However, for example, Western Union provides services in Ireland via the post office network, among other locations. Non-essential retail was gain closed in Ireland due to Level 5 restrictions from 31 December 2020.</p> <p>3. N/A</p> <p>4. Not available. However please see link to Q3 Labour Force Survey data: Table A1: Estimated number of persons aged 15 years and over classified by nationality and ILO Economic status: <a href="https://www.cso.ie/en/releasesandpublications/er/lfs/labourforcesurveylf...">https://www.cso.ie/en/releasesandpublications/er/lfs/labourforcesurveylf...</a></p> <p>The Irish Central Statistics Office have noted in its Technical Note on the Monthly Unemployment rate <a href="https://www.cso.ie/en/methods/labourmarket/monthlyunemployment/monthlyun...">https://www.cso.ie/en/methods/labourmarket/monthlyunemployment/monthlyun...</a> that: The real longer-term impact will not be known until the COVID-19 related payments cease and a clearer picture emerges of movements of COVID-19 claimants post cessation of the COVID-19 schemes (e.g. return to work, onto JB or JA) and when information collected in the Labour Force Survey (LFS) becomes available. The CSO also notes that: The official measure of unemployment, based on the International Labour Organisation (ILO) concepts and definitions, comes from the quarterly Labour Force Survey (LFS). The Covid-19 adjusted unemployment rate for December 2020 was 20.4% for all persons including those on the Pandemic Unemployment Payment. Source: <a href="http://www.cso.ie">www.cso.ie</a></p> <p>5. No information unavailable.</p> <p>6. Information unavailable</p>
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	EMN NCP Italy	Yes	<p>1. No There is no modification with respect to the information already supplied with the AHQ 2020.61 Impact of COVID-19 on remittances (Part 2). The financial services are still considered essential services.</p> <p>2. Please see q1</p> <p>3. During the pandemic period MTOs linked to post offices and tobacconists did not close, but the MTOs within travel agencies (which represented a smaller segment of the market) had to close.</p> <p>4. Data on the number of third country nationals who lost their jobs in the period March - December 2020 are not yet available. As at 30 June 2020, the Italian labor market recorded a loss of approximately 800,000 jobs compared to the same month of the previous year, including approximately 200,000 immigrants legally residing in Italy. In fact, among the most affected sectors are those of services with a high presence of immigrant workers.</p> <p>5. No As of today, there is no public campaign to promote the use of digital transfers to country of origin, but only some initiatives launched by private operators. According to the last figures available on the financial inclusion of migrants (2018), Money Transfers Operators (MTOs) remain the privileged channel to transfer money abroad (62%), followed by the banking one (17%) and the personal one (i.e. transfer through friends, parents or in person, 11%). As for the use of innovative solutions to transfer remittances, digital tools (i.e. smartphones, internet and PayPal/bitcoin) are reported to be very marginal (1,5%).</p> <p>6. See answer 5</p>
	EMN NCP Latvia	Yes	<p>1. No</p> <p>2. N/a</p>

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			<p>3. Regarding the essential banking and financial services provided by other remittances operators during the pandemic is – No. Other payments services, like credit transfers, card payments, and contactless payments are actively used in the market. Besides, payments in our country worked normally, moreover, the payment limits for contactless cards were increased from 25 to 50 euro in one payment.</p> <p>4. Since March 2020 till December 1587 residence permits were canceled due to the employment relationship was terminated. In comparison in 2019 there were 15 363 work permits.</p> <p>5. No</p> <p>6. No. As a member state, we are not planning to promote campaigns to increase awareness and uptake of the use of digital transfers to country of origin by third-country nationals during the pandemic. We rather inform regarding payment security and SCA.</p>
	<p>EMN NCP Lithuania</p>	<p>Yes</p>	<p>1. Yes</p> <p>2. <b>On 7 November 2020</b> the Government of Lithuania has declared the second quarantine on the territory of the Republic of Lithuania. From this date on, the main requirement for financial services was the total of 10 sq. metres per visitor or only one visitor served at a time at points of service. The lockdown conditions have been tightened as of <b>16 December 2020</b> and provision of the majority of services was prohibited. Exceptions have been applied, inter alia, to financial services, which cannot be provided remotely. The requirement of the total of 10 sq. metres per visitor or only one visitor served at a time at points of service must be met. Some financial institutions require customers to pre-register.</p> <p>3. Not applicable.</p>

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			<p>4. Information on the number of migrants who lost their job during the period March to December 2020 <b>cannot be provided due to lack of statistical data.</b></p> <p>It could be mentioned, that according to the Ministry of Social Security and Labour information, there were 7642 third country nationals registered as actively seeking for a job in 2020. In comparison, there were 1883 such third country nationals in 2019.</p> <p>5. No</p> <p>6. Such information is not known.</p>
	EMN NCP Luxembourg	Yes	<p>1. Yes</p> <p>2. In accordance with article 4 the Ministerial decree of 16 March 2020 on various measures to combat the spread of the Covid-19 virus published in the official Journal A-149 of 16 March 2020 the financial institutions and insurance companies were excepted from the closure and were allowed to continue working during the lockdown. Article 5 expressly established as essential activities all the systems for exchange (i.e. FOREX), payment and settlement of instruments. In those the remittances operators are included.</p> <p>At the moment, the Luxembourgish Government has not enforced a new hard lockdown, so the system for exchange, payment and settlement of instruments in which remittances operators are included continue to operate.</p> <p>3. N/A.</p> <p>4. This information is not available as the unemployment statistics by nationality are not available until the end of the first trimester of 2021.</p>

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			<p>5. No</p> <p>6. N/A.</p>
	EMN NCP Netherlands	Yes	<p>1. Yes</p> <p>2. All banks and financial services.<sup>[i]</sup> It is expected that if the financial sector in whole or in part stalls it will cause social disruption and have severe negative socio-economic consequences.</p> <p><sup>[i]</sup> <a href="https://www.rijksoverheid.nl/onderwerpen/coronavirus-covid-19/ondernemers-en-bedrijven/winkeliers/uitgezonderde-winkels-tijdens-lockdown">https://www.rijksoverheid.nl/onderwerpen/coronavirus-covid-19/ondernemers-en-bedrijven/winkeliers/uitgezonderde-winkels-tijdens-lockdown</a></p> <p>3.</p> <p>4. Unknown.</p> <p>5. No</p> <p>6.</p>
	EMN NCP Poland	Yes	<p>1. No</p> <p>2. n/a</p> <p>3. Operation of remittances in Poland operated normally.</p>

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			<p>4. Lack of data.</p> <p>5. No</p> <p>6. Poland at the moment doesn't have plans to implement such campaigns in the future.</p>
	EMN NCP Portugal	Yes	<p>1. No</p> <p>2. N/a</p> <p>3. These operators already ran their services mostly online when the pandemic started. Problems may have occurred with people who had no electronic access to their platforms.</p> <p>4. There is no such data. We can only inform that, between March and December 2020, 63.863 unemployed TCNs registered into our national employment centres (IEFP – Institute for Employment and Professional Training). This means an increase of 106% over the same period last year. We cannot extrapolate on the pandemics being the motive, and there is a possibility that people who lost their jobs did not register into employment centres.</p> <p>5. No</p> <p>6. Non available information.</p>
	EMN NCP Slovakia	Yes	<p>1. No</p>

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			<p>2. N/A</p> <p>3. They operated normally.</p> <p>4. This information is not available – data about the reasons for terminating the employment is not collected. It is only possible to provide the number of work permits issued, the number of confirmations about the labour market test carried out monthly and the number of detected third-country nationals without a work permit.</p> <p>5. No</p> <p>6. N/A</p>
	EMN NCP Slovenia	Yes	<p>1. Yes</p> <p>2. On the basis of the Decree determining essential services and the detailed methodology for determining essential service operators, banking services (including payment services) are recognized as essential services for maintaining social and economic activities in the Republic of Slovenia. However this decree is not directly applicable to Covid-19 lockdown, as it regulates determination of essential services for the purposes of Information Security Act.</p> <p>During the Covid-19 lockdown, in accordance with the governmental Ordinance on the provisional prohibition on the offering and sale of goods and services to consumers in the Republic of Slovenia (valid for the period of declared epidemic from 16 March 2020 to 18 May 2020), banks were explicitly excluded from the prohibition of providing services. However, other payment service providers (PSPs) providing money remittance services were not explicitly excluded from the prohibition of providing services. PSPs providing money remittance services, that you explicitly mention in your question, provide these services in the Republic of Slovenia via agents. Therefore, they were allowed to provide their services during the declared pandemic if their agents were allowed to provide their (primary) services.</p>

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			<p>Also during the ongoing second Covid-19 extraordinary measures the currently valid governmental Ordinance on temporary suspension of the sale of goods and services to consumers in the Republic of Slovenia (valid from 24 October 2020) does not prohibit the provision of financial services, thus the same applies.</p> <p>Thus, in Slovenia Covid-19 lockdown and other measures applied have no significant impact on the provision of banking and financial services since bank offices have implemented limited working hours. Additionally, provision of money remittance services in Slovenia does not have a significant share as regards to the volume of payment services in Slovenia.</p> <p>3. /</p> <p>4. See attachment. slovenia_labour_market_information.pdf</p> <p>5. No</p> <p>6. Not applicable, Banka Slovenije only monitors the data.</p>
	<p>EMN NCP Spain</p>	<p>Yes</p>	<p>1. Yes</p> <p>2. Yes, in Spain all financial services were considered essential services, and thus, were open to the public during the lockdown. According to the Royal-Decree, the following services were considered essential: “All companies offering financial services, including banking services, insurance and investment agencies, will provide those services considered essential”. Banks did open many of their branches, but some did it only a few hours a day, and all of them recommended operating online. Relating to remittances operators, most of them (Moneygram, Western Union, Transferwise) offer their services online; some of them also operate through agents, which are small businesses (phone booths mainly), and those were mostly closed during the lockdown.</p>

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			<p>3.</p> <p>4. According to the official data, between March 2020 and December 2020 a total of 113.465 TCNs lost their jobs. However, the number of TCNs workers affected by the COVID crisis is higher. The Spanish Government offered the possibility to employers of temporarily suspending the contracts of their employees, instead of making them redundant. Workers included in that category (ERTE – temporary suspension of contracts) have not technically lost their jobs, and thus are not included as such in the statistics, but they see a reduction in their income, as they only receive 70 % of their salaries in the form of unemployment benefit. Between March and November (December is not available yet) there has been an increase of 148.308 TCNs getting the unemployment benefit (with a peak of 378.407 in summer), so this figure is more appropriate to measure the impact of the COVID crisis on TCNs working in Spain. So, redundant or not, thousands of TCNs affected by the COVID crisis have seen their income reduced.</p> <p>5. No</p> <p>6. No.</p>
	EMN NCP Sweden	Yes	<p>1. No</p> <p>2. Since Sweden, so far, has not had any lock-down the issue of essential services has not been discussed or defined.</p> <p>3. The Swedish EMN NCP and the Government Offices of Sweden are not aware of any disruptions in the operation of remittance services due to the pandemic crisis. However, as a result of the pandemic, both international and national observers expect a decreasing trend regarding remittances.</p>

Disclaimer:

The following responses have been provided primarily for the purpose of information exchange among EMN NCPs in the framework of the EMN. The contributing EMN NCPs have provided, to the best of their knowledge, information that is up-to-date, objective and reliable. Note, however, that the information provided does not necessarily represent the official policy of an EMN NCPs' Member State.

			<p>4. There is no exact figure for the number of third-country nationals who have lost their jobs in Sweden as a result of the pandemic. However, data from Statistics Sweden show that unemployment in Sweden increased by 2.0 percentage points (from 5.9 percent to 7.9 percent) in the third quarter of 2020 compared to the same period in 2019. The increase in unemployment was stronger among foreign born residents (increase by 4.7 percentage points) than among residents born in Sweden (1.0 percentage points). This suggests that a number of migrants have lost their jobs.</p> <p>5. Yes</p> <p>6. There was no particular campaign in response to the COVID-19 pandemic, but the Swedish Consumer Agency is continuously promoting the website "Money from Sweden", which allows users to compare the prices and fees of different banking and financial service providers for remittances. In 2020, the Swedish Consumer Agency observed somewhat increased usage of the "Money from Sweden" website compared to earlier years. This could have something to do with the pandemic but also be a result of successful promotional activities for this website in general.</p>
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