



NUKU'ALOFA PLEDGE

FOR INCLUSIVE
INNOVATION, CLIMATE
RESILIENCE, AND
SHARED PROSPERITY

We, members of AFI's Pacific Islands Regional Initiative (PIRI), as custodians of financial stability and agents of inclusive economic development, stand united in our resolve to advance a Pacific financial ecosystem that fosters inclusion, serves our people, protects our planet, and enables sustainable prosperity.

Grounded in our unique identities and anchored by shared principles of solidarity, equity, and resilience, we recognize that financial inclusion is not just a policy objective, but a moral and strategic imperative for shaping the future we seek.

At the heart of our national financial systems, and as trusted institutions across the Pacific, we therefore pledge to:

ENABLE REGIONAL PROSPERITY THROUGH INNOVATION AND COOPERATION

- Safeguard the sovereignty, security, and interoperability of our digital financial infrastructure, including payment systems, digital ID, data sharing frameworks, and cross-border platforms, by advancing regional standards and shared solutions.
- Develop inclusive, responsive, risk-based policies that harness the transformative potential of FinTech, SupTech, and inclusive digital infrastructure.
- Leverage emerging technologies, including Artificial Intelligence (AI) and open finance models, to modernize supervision, expand financial reach, and foster innovation-led growth.
- Advocate for a global financial architecture that recognizes our vulnerabilities, supports our innovations, and amplifies the collective voice of small island developing economies.

ADVANCE INCLUSIVE FINANCIAL SYSTEMS THAT SERVE OUR PEOPLE

- Strengthen enabling regulatory environments that foster innovation while safeguarding consumers; especially women, youth, persons with disabilities and those in rural and remote communities, through proportional, innovation-friendly regulation, digital sandboxes, and active engagement with FinTech ecosystems
- Uphold the right of every Pacific islander to access and use safe, affordable, and appropriate financial services that meet their needs and protect their dignity.
- Promote the responsible use of digital technologies, including mobile platforms, e-money, and agent networks, to overcome geographic and infrastructure barriers to inclusion.
- Deepen peer learning, knowledge exchange, collaboration, and regulatory harmonization, to unlock inclusive finance across borders and jurisdictions.

EMBED CLIMATE RESILIENCE IN FINANCIAL SYSTEMS TO SUPPORT OUR PLANET

- Integrate climate-related risks into national financial regulation, supervision, and policy decision-making to fortify our economies from environmental and climate shocks.

- Champion green finance and climate-aligned investment strategies, supported by digitally enabled financial products and climate-insurance solution, that reflect the context, needs, and aspirations of PIRI member jurisdictions.
- Mobilize and direct financial resources to build sustainable livelihoods and infrastructure, investing in nature-based solutions, and empower communities to thrive amid climate uncertainty.

Call to Action and Commitment to Future Investment

Resilient, inclusive financial systems require sustained investment, not only of funds, but of leadership, talent, and trust. We therefore commit to:

- Proactively mobilize domestic and regional resources, including institutional capacity, technical expertise, and financial contributions, to scale financial inclusion solutions that serve our communities, including digital infrastructure that deliver public purpose and value, shared regulatory technology platforms, and interoperable DFS solutions tailored to Pacific realities.
- Engage and partner with like-minded development institutions, donors, and global technology providers that share our vision for inclusive innovation and support efforts to build public value and long-term resilience.
- Leverage the PIRI platform to coordinate resource mobilization, articulate regional priorities, and drive innovation and investment in financial inclusion and sustainable development.

We recognize that the future of inclusive finance in the Pacific is digital. We commit to embedding innovation into every layer of our financial systems, from policy to products, supervision to service delivery, ensuring our people are not only included, but empowered by the digital economy.

As PIRI members, we reaffirm our shared responsibility to build trusted, inclusive, dynamic, and forward-looking financial systems.

We will work in solidarity, with each other, with our stakeholders, partners, and people, to ensure financial inclusion remains a lever for empowerment, stability, and dignity.

We will continue to convene, share, act, and advocate—together—for the Pacific's financial future.

We pledge not only to imagine the future we desire, but to deliver it, effectively and together.

