Queen Máxima collaborates closely with an advisory Reference Group of leading international organizations in financial inclusion to share expertise and suggest strategic opportunities. Reference Group members include:

- Alliance for Financial Inclusion (AFI)*
- Better Than Cash Alliance
- The Bill & Melinda Gates Foundation
- Consultative Group to Assist the Poor (CGAP)*
- International Finance Corporation (IFC)*
- International Monetary Fund (IMF)
- Omidyar Network
- UN Capital Development Fund (UNCDF)
- UN Development Programme (UNDP)
- UN Department of Economic and Social Affairs (UNDESA)
- The World Bank*

Members of the Reference Group and many other in-country and global partners play an important role in converting advocacy into action through their own programs and networks. Beyond the Reference Group, the UNSGSA consults widely with UN country teams, standard setting bodies, private financial institutions, companies, donors, and civil society organizations.

In her capacity as honorary patron of the G20's Global Partnership for Financial Inclusion (GPFI), Queen Máxima collaborates with national leaders and other stakeholders to advance the G20 Financial Inclusion Action Plan. Several members of the UNSGSA’s Reference Group are also implementing partners of the G20 GPFI (see above*).

The Special Advocate is grateful to all of her partners for their insights and collaboration.