



Meeting of the Financial Services User Group

Agenda

Athens, 20-21 September 2011

Time:	20 September 2011	9.00-17.30
	21 September 2011	9.00-12.30
Place:	EUROPEAN PARLIAMENT OFFICE GREECE AMALIAS 8 STR., 105 57 ATHENS	

Monday 19 September

19.30 *Dinner at Novotel Hotel offered by the European Commission*

Tuesday 20 September

- 9.00** Adoption of the agenda, rules of procedure and approval of last FSUG meeting's minutes (6-7 July)
Tour de table on members' activities of FSUG interest
- 9.45** Debrief from the meeting with the Chairman of the European Insurance and Occupational Pensions Authority (EIOPA) by Mr Mick McAteer and Mr Guillaume Prache
- 10.15** Basic principles for consumer protection in the area of financial services – discussion over FSUG draft proposal
- 11.00** Panel discussion over:
- **Financial and social impacts of the financial crisis on ordinary Greek citizens. What measures are regulators taking to protect citizens from such impacts?** – presentation by Dr Dimitris Spyrakos, General Secretary for Consumers, Ministry of Labour and Social Affairs
 - **Accountability and citizen representation. Are Greek citizens able to hold policymakers, regulators, and banks to account? Do citizens / civil society groups contribute to the major decisions being made?** – presentation by Mr Victoras Tsiafoutis, EKPIZO (Consumer Organisation)
- 12.30** The impact of the Greek crisis on small enterprises and small entrepreneurs as users of financial services – presentation by Dr. Christos Ioannou, Hellenic Confederation of Professionals, Craftsmen and Merchants (GSEVEE)
- 13.30** *Lunch*



- 15.00** **Collective redress as an FSUG priority** – discussion over draft document
- 15.45** **Long term performance - the primary factor for pensions' adequacy and sustainability (hard lessons from a real case)** – presentation by Mr Guillaume Prache, Managing Director, EuroInvestors
- 16.30** **Discussion over research projects** – update on state of play of Terms of Reference and tender procedure including:
- Discussion over 2012 FSUG meeting dates
 - Discussion over 2012 FSUG research projects
- 19.30** ***Dinner at Novotel Hotel offered by the European Commission***

Wednesday 21 September

- 9.00** **Administrative matters of interest for FSUG** by Mr Maciej Berestecki (DG Internal Market and Services, Unit H3)
- Transparency Register and open consultations of the European Commission
 - CIRCA site for FSUG use
- 9.30** **ADR/ODR legislative proposal** – presentation by Mr Xenios Xenophontos (DG Health and Consumers, Unit B4)
- 10.15** **The impact of the new, low-growth / debt deleveraging economic paradigm on the financial services sector: How will this affect financial users in terms of restricted access, higher prices or product design?** – introduction by Mr Mick McAteer followed by FSUG discussion
- 11.00** **Principles for external relationships of the FSUG** – finalisation of proposal
- 11.30** **Financial supervision** – discussion over draft letter on how the European Commission intends to tackle financial supervision with regards to consumer protection
- 12.00** **Conclusions**
- 12.30** ***Lunch***