



## Meeting of the Financial Services User Group Agenda

13-14 March 2012

<b>Time:</b>	13 March 2012	11.30-18.00
	14 March 2012	9.30-16.30
<b>Place:</b>	European Commission Internal Market and Services DG, Room T Stoll Rue de Spa 2, 1000 Brussels	

### Tuesday 13 March

**11.30 Adoption of the agenda and approval of the minutes of the last meeting (18-19 January 2012)**

Tour de table:

- Members' activities of FSUG interest, including participation in events on behalf of FSUG
- Update on identified consumers' risks or detriments as early warnings which could potentially be reported to the Commission and ESAs

**12.30 Election of the FSUG chair and vice-chair**

**13.00 Lunch**

**14.00 Eurobarometer on retail financial services** – presentation by Jennifer Robertson (DG MARKT/H3)

[http://ec.europa.eu/internal\\_market/finances-retail/policy\\_en.htm](http://ec.europa.eu/internal_market/finances-retail/policy_en.htm)

**14.45 Presentation and discussion on the inception report of the Study on personal bankruptcy** – by London Economics

**15.30 Follow-up on the preparation of the 2012 FSUG research studies** – finalisation of Terms of Reference and discussion on potential contractors for the pensions study

**16.15 Introductory discussion on the Commission's study on overindebtedness** – presentation by Mr Francesco Gaetano (DG SANCO/B4)

**16.45 Introductory discussion on the Commission studies in preparation for the revision of the Consumer Credit Directive** – presentation by Ms Maria Lissowska (DG SANCO/B4)

**17.15 Discussion on the FSUG draft response to the consultation of the Green Paper concerning the integrated European market for card, internet and mobile payments**

**19.30 Dinner offered by the Commission at Radisson Blu Hotel**

**Wednesday 14 March**

**9.30 Status of inter-institutional negotiations on the Alternative Dispute Resolution and Online Dispute Resolution legislative proposals** – presentation by Ms Maria-Cristina Russo (DG SANCO/B4)

**10.00 Collective redress: information point on the state of play** – presentation by Ms Maria-Cristina Russo (DG SANCO/B4)

**10.30 Debrief and feedback on the event held on 7 February 2012 on "Alternative financial advice to consumers" organised by the Commission and the European Parliament** – presentation by Ms Maria-Cristina Russo (DG SANCO/B4)

**11.00 EC Guidelines on the application of Council Directive 2004/113/EC to insurance** – presentation by Ms Christine Tomboy (DG JUST/D1)

[http://ec.europa.eu/justice/gender-equality/files/com\\_2011\\_9497\\_en.pdf](http://ec.europa.eu/justice/gender-equality/files/com_2011_9497_en.pdf)

**11.45 Bank accounts package** – public consultation and follow-up on the request for evidence from FSUG – Ms Maria Dolores Montesinos Trigo (DG MARKT/H3) and Mr Christopher Gauci (DG SANCO/B4)

**12.15 European Supervisory Authorities (ESAs):**

- Overview of the objectives and work of the EBA's Standing Committee on Financial Innovation (SCFI) in 2011-2012 in the area of consumer protection and financial innovation. – discussion over the EBA paper

<http://eba.europa.eu/Publications/Consumer-Protection-issues/Financial-Innovation-and-Consumer-Protection.aspx>

- Discussion on the ESMA proposal to nominate an FSUG member for the ESMA's Investor Protection and Intermediaries Standing Committee's (IPSIC) Consultative Working Group (CWG)

**13.00 Lunch**

**14.00 'Principles and practices of financial services regulation' and 'Impact of the new economic paradigm on EU financial services users'** – presentation of the final version of the FSUG papers

**14.45 White Paper: an Agenda for Adequate, Safe and Sustainable Pensions** – presentation by Mr Fritz Von Nordheim (DG EMPL/ D3)

<http://ec.europa.eu/social/main.jsp?langId=en&catId=752&newsId=1194&furtherNews=yes>

**15.30 FSUG meeting in Madrid on 23-24 April** – discussion on the draft agenda and preparation of FSUG members.

**16.00 Conclusions**