



Meeting of the Financial Services User Group Agenda

23-24 April 2012

Time:	23 April 2012	9.30-18.00
	24 April 2012	9.30-16.00
Place:	European Commission Representation in Spain Paseo de la Castellana, 46, 28046 Madrid, SPAIN	

Monday 23 April

9.30 Adoption of the agenda and approval of the minutes of the last meeting (13-14 March 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

10.30 The reform of the Spanish financial system – presentations and discussion with FSUG members

- Mr Juan Luis Díez Gibson, Strategic Analysis and Internal Financial System Department, Treasury and Financial Policy General Secretariat, Spanish Ministry of Economy and Competitiveness
- Ms Ana Solanas, lawyer, Vice-President of ADICAE and member of the initiative: *Different saving banks are still possible*

11.40 Coffee break

12.00 Causes and consequences of the financial crisis in Spain – presentations and discussion with FSUG members

Causes of the crisis and impact on Spanish citizens

- Mr Fernando Herrero, economist, Secretary General of ADICAE
- Ms Zulima Sánchez, Faculty of Law of the University of Salamanca

Impact of the crisis on household savings

- Mr Julio Fernández Garrido, expert in consumer policy, lecturer at the Faculty of Psychology of the Complutense University
- Mr Jorge Daniel Mora, lawyer, member of the legal services of ADICAE, expert in saving and investment products

- 14.00** *Lunch*
- 15.00** **The objectives and tasks of the European Banking Authority in the area of financial innovation and consumer protection** – presentation by Mr Carlos Zarco Pleguezuelos, head of Consumer Protection Unit in the European Banking Authority
- 15.45** **Position of savers in private pension products** – kick-off meeting of the research study with Oxera
- 16.45** Discussion on the **FSUG response to the Commission's public consultations on the green paper on shadow banking**
http://ec.europa.eu/commission_2010-2014/barnier/headlines/news/2012/03/20120319_en.htm
- 17.15** **The EU's citizens' initiative to propose new legislation to the European Commission** – presentation by Mr Alin Iacob (member of FSUG)
http://ec.europa.eu/news/eu_explained/120127_en.htm
- 20.00** *Dinner offered by the Commission at Hotel Meliá Los Galgos*

Tuesday 24 April

- 9.30** **The role of small shareholders in listed companies in Spain** – presentations and discussion with FSUG members
- Mr Jofre Farres, member of the Consultative Board at the Spanish Share Markets Authority (CNMV) and member of the Payment Systems Market Expert Group of the European Commission
- 10.35** **Slow pace of justice in the resolution of consumer disputes in Spain** – presentations and discussion with FSUG members
- Mr Miguel Ángel Andrés Llamas, lawyer, member of the legal services of ADICAE
- 11.40** *Coffee break*
- 12.00** Discussion on the **FSUG response to the Commission's public consultations on bank accounts**
http://ec.europa.eu/internal_market/consultations/2012/bank_accounts_en.htm
- 13.00** **European Commission study on over-indebtedness** – presentation by Mr Francesco Gaetano (DG Health and Consumers/B4)
- 13.45** *Lunch*
- 14.45** **Selection of the FSUG priorities/own reports in 2012** – subgroups definition and timing for deliverables
- 15.15** **Follow-up on the state of play of the 2012 FSUG research studies** – Mr Maciej Berestecki (DG Internal Market and Services/H3)
- 15.45** **Meeting conclusions**