



Meeting of the Financial Services User Group Agenda

18-19 January 2012

Time:	18 January 2012 19 January 2012	11.30-18.00 9.30-16.30
Place:	European Commission Internal Market and Services DG, Room T Stoll Rue de Spa 2, 1000 Brussels	

Wednesday 18 January

- 11.30** **Opening remarks by Mr Jonathan Faull** (Director General of DG Internal Market and Services) **and Ms Paola Testori Coggi** (Director General of DG Health and Consumers) – overview and conclusions on the work carried out by FSUG in 2011
- 12.00** **Adoption of the agenda and approval of last meeting's minutes (16-17 November 2011)**
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
- 12:45** **Pilot project regarding the organisation of training for non-profit entities in the EU which provide financial advice to consumers** – presentation by Ms Eleni Tampaki (DG Health and Consumers/B4)
- 13.30** **Lunch**
- 14.30** **Findings of the 6th Consumer Markets Scoreboard (October 2011) and follow-up of the market study on Consumer Credit in view of the 2013 revision of the Consumer Credit Directive** – joint presentation by Ms Anna Jassem-Staniecka (DG Health and Consumers/B1) and Ms Maria Lissowska (DG Health and Consumers/B4)
- 15.30** **Meeting and discussion with Mr Sony Kapoor, Chair of the European Banking Authority Stakeholder Group:**
1. 2012 EBA work programme – FSUG priorities and possible involvement of the Group

2. Presentation and discussion over FSUG papers – presentation by Mr Mick McAteer:
 - Principles and Practices of Financial Market Regulation
 - Impact of high debt, low growth, low interest rate, and higher inflation on EU consumers
 3. Discussion over the note “Consumer protection issues for the EBA Banking Stakeholder Group” prepared by a member of the Group, Mr David T Llewellyn
- 16.45 Commission plans for an initiative on bank accounts (access, fee transparency & switching)** – presentation by Ms Maria-Cristina Russo (DG Health and Consumers/B4) and Mr Jean-Yves Muylle (DG Internal Market and Services/H3)
- 17.30 Discussion over the FSUG statement for the event on ‘alternative’ financial advice to consumers** (organised by the European Commission and the European Parliament on 7 February)
- 19.30 *Dinner offered by the Commission at the Martin’s Central Park, Boulevard Charlemagne 80, 1000 Brussels***

Thursday 19 January

- 9:30 Green Paper concerning the integrated European market for card, internet and mobile payments** – presentation by Mr Gerd Heinen (DG Internal Market and Services/H3)
- 10.15 Results of the 2011 Internet Sweep on consumer credit** – presentation by Mr Tamas Molnar (DG Health and Consumers)
- 11.00 “Study on the means to protect consumers in financial difficulty; personal bankruptcy, datio in solutum of mortgages, restrictions on debt collections abusive practices”** – kick-off meeting with London Economics
- 12.00 Status of the Consumer Agenda initiative** – presentation by Mr Olivier Micol (DG Health and Consumers/B6)
- 12.30 Discussion over the FSUG’s external meeting in Spain** (date, draft programme and objectives to be presented for Commission approval) – Mr Carlos J Zarco Pleguezuelos (member of FSUG / member of the legal team of ADICAE)
- 13.15 *Lunch***
- 14.15 Analysis of MiFID – Arrangements and procedures on the sales of financial products: good practices (to follow) and poor practices (to avoid) to strengthen social dialogue and industrial relations at European and company level** – presentation by Mr Luciano Malvolti from Uni Europa
- 15.00 Consumer Rights Directive and the impact on financial services** – presentation by Ms Sabine Tuerck (DG Justice/A3)
- 15.30 Discussion and selection of the topic for the 2012 FSUG research study**
- 16.00 Conclusions**