



## Meeting of the Financial Services User Group Agenda

**5-6 November 2012**

<b>Time:</b>	<b>5 November 2012</b> <b>6 November 2012</b>	<b>11.30-18.00</b> <b>9.30-16.30</b>
<b>Place:</b>	<b>European Commission</b> <b>Internal Market and Services DG, Room T Stoll</b> <b>Rue de Spa 2, 1000 Brussels</b>	

### **Monday 5 November**

- 11.30**     **European Commission proposals for a single supervisory mechanism (banking union)** – presentation by Mr Jan Ceyskens (Internal Market and Services DG/02)  
[http://ec.europa.eu/internal\\_market/finances/committees/index\\_en.htm#maincontentSec1](http://ec.europa.eu/internal_market/finances/committees/index_en.htm#maincontentSec1)
- 12.15**     **Adoption of the agenda and approval of the minutes of the last meeting (18-19 September 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
- 13.15**     **Lunch**
- 14.15**     **Consultation on a Possible Framework for the Regulation of the Production and Use of Indices serving as Benchmarks in Financial and other Contracts** – presentation by Mr Philip Tod (Internal Market and Services DG/G3)  
[http://ec.europa.eu/internal\\_market/consultations/2012/benchmarks\\_en.htm](http://ec.europa.eu/internal_market/consultations/2012/benchmarks_en.htm)
- 15.00**     **Judgement of the Court of Justice concerning Consumer Credit Directive** – presentation by Ms Maria Lissowska and Mr Detelin Ivanov (DG Health and Consumers/B4)  
<http://curia.europa.eu/juris/liste.jsf?language=en&num=C-602/10&td=ALL>
- 15.45**     **Initiative on third-pillar retirement products and related questionnaire** – presentation by Mr Stefano Paci (DG Health and Consumers/B4) and discussion about the FSUG response to the questionnaire

- 16.30 Update and discussion on the FSUG responses to the ongoing consultations**
- Report of the High-level Expert Group on Reforming the structure of the EU banking sector (Liikanen Group) – deadline 13 November  
[http://ec.europa.eu/internal\\_market/consultations/2012/hleg-banking\\_en.htm](http://ec.europa.eu/internal_market/consultations/2012/hleg-banking_en.htm)
  - Consultation on a Possible Framework for the Regulation of the Production and Use of Indices serving as Benchmarks in Financial and other Contracts – deadline 29 November  
[http://ec.europa.eu/internal\\_market/consultations/2012/benchmarks\\_en.htm](http://ec.europa.eu/internal_market/consultations/2012/benchmarks_en.htm)
  - Consultation on a possible framework for the recovery and resolution of nonbank financial institutions – deadline 28 December  
[http://ec.europa.eu/internal\\_market/consultations/2012/nonbanks\\_en.htm](http://ec.europa.eu/internal_market/consultations/2012/nonbanks_en.htm)
- 17.00 First discussion on the programme of the FSUG external meeting in Bucharest in 2013**
- 19.30 *Dinner offered by the Commission at THON EU hotel***

**Tuesday 6 November**

- 9.30 Report of the High-level Expert Group on Reforming the structure of the EU banking sector (Liikanen Group)** – presentation by Ms Monique Goyens (Director General of BEUC)  
[http://ec.europa.eu/internal\\_market/consultations/2012/hleg-banking\\_en.htm](http://ec.europa.eu/internal_market/consultations/2012/hleg-banking_en.htm)
- 10.30 State of play of the 2012 FSUG research studies** – presentation by Mr Jan Sebo and update by Mr Maciej Berestecki (Internal Market and Services DG/H3)
- 11.15 First discussion on the topic(s) of the 2013 research studies**
- 11.45 Results of the consultation on shadow banking and the follow-up** – presentation by Mr Reinhard Biebel (Internal Market and Services DG/02)  
[http://ec.europa.eu/internal\\_market/consultations/2012/shadow/index\\_en.htm](http://ec.europa.eu/internal_market/consultations/2012/shadow/index_en.htm)
- 12.30 State of play of the 2012 FSUG priorities reports**
- Financial supervision and sanctions
  - Alternative providers of financial services
- 13.00 *Lunch***
- 14.00 Review of the Payment Services Directive** – update by Ms Birgit Weise-Montag (Internal Market and Services DG/H3)  
[http://ec.europa.eu/internal\\_market/payments/framework/index\\_en.htm](http://ec.europa.eu/internal_market/payments/framework/index_en.htm)
- 14.30 Update on the OECD High-Level Principles on Financial Consumer Protection** – update by Mr Maciej Berestecki (Internal Market and Services DG/H3)
- 15.00 FSUG administrative issues**
- Annual report
  - FSUG members contracts
  - FSUG meetings in 2013
  - New Call for expression of interest to be launched in 2013
- 15.45 Conclusions**