



Meeting of the Financial Services User Group Agenda

10-11 June 2013

Time:	10 June 2013	9.00-18.00
	11 June 2013	9.00-14.30
Place:	Cismigiu Hotel, 38 Regina Elisabeta Boulevard, 050017 Bucharest, Romania	

Monday 10 June

- 9.00** **Welcome address by Mr Alin Iacob (FSUG member)**
- 9.15** **Adoption of the agenda and approval of the minutes of the last meeting (22-23 May 2013)**
- 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
- 10.00** **Overview of the Romanian financial markets and economy – presentation and discussion with FSUG members**
- Mr Ionut Dumitru, chairman of the Fiscal Council and President of the Financial Banking Analysts' Association in Romania, PhD Lecturer at the School of Finance, Chief Economist at Raiffeisen Bank
- 11.30** **Coffee break**
- 12.00** **European capital markets regulation: impact on private investors and gaps in the implementation and enforcement in Romania – presentation and discussion with FSUG members.**
- Mr Dumitru Beze, Chairman of the Romanian Investors Association
- 13.00** **Lunch**
- 14.30** **Main problems of financial services users and consumer protection policy in Romania – presentation and discussion with FSUG members**
- Mr Mihail Meiu, Head of the European Harmonisation and Strategies Unit, National Authority for Consumer Protection

- Mr Emil Bojin, representative of consumer organization – APC Romania (member of BEUC)
- Ms Emilia Datcu, Adviser, Romanian Data Protection Authority
- Ms Raluca Popa, Head of Unit, Romanian Data Protection Authority

16.30 Challenges for SMEs in Romania – presentation and discussion with FSUG members

- Ms Ana Bontea, Director of the Department for Legal Affairs and Social Dialogue, National Council of Small and Medium-sized Enterprises in Romania – CNIPMMR (member of UEAPME), member of the European Economic and Social Committee

17.30 Single Market Month initiative – information point by Mr Maciej Berestecki (DG MARKT/H3) and Mr Christopher Gauci (DG SANCO/B4)

19.30 *Dinner in the Caru' cu Bere restaurant*

Tuesday 11 June

9.00 Financial markets supervision – presentation and discussion with FSUG members

- Ms Lucretia Paunescu, Head of Inspection Division 2, Supervision Department, National Bank of Romania
- Mr Mihai Crisan, Head of Information and Investors' Protection Department, Capital Markets Sector, Authority for Financial Supervision
- Mr Dan Zavoianu, Public Relations and International Affairs Manager, Private Pensions Sector, Authority for Financial Supervision

11.00 *Coffee break*

11.30 Update on the negotiations / adoption process for the initiatives of interest for the FSUG – by Mr Christopher Gauci (DG SANCO/B4) and Mr Maciej Berestecki (DG MARKT/H3)

- Commission Proposal for a Directive on Payment Accounts
- Revision of the Payment Services Directive

12.00 Discussion on the first drafts of the terms of reference for the research studies to be contracted in 2013 – by Mr Christopher Gauci (DG SANCO/B4) and Mr Maciej Berestecki (DG MARKT/H3)

12.30 Discussion on the FSUG draft responses to on-going consultations:

- Implementation of the Commission Recommendation on the scope and effects of legal tender of euro banknotes and coins (deadline 21/06)
- Green paper on the long-term financing of the European economy (25/06)
- Structural Reform of the Banking Sector (03/07)

13.00 *Lunch*

14.00 Meeting conclusions