



**Meeting of the Financial Services User Group
Agenda
02-03 March 2016**

Time:	2 March 2016 8.30-16.30 3 March 2016 9.30 -17.30
Place:	2.03 CHARL GASP Room Alcide de Gasperi; Charlemagne building Rue de la Loi 170
	3.03 DG Financial Stability, Financial Services and Capital Markets Union, Cassis De Dijon Room Rue de Spa, 2 1000 Brussels

02 March

8.30 – 16.30 **Hearing** on the Green paper on retail financial services (separate agenda)

03 March

9.30 Discussion about further steps on the issue of the KID past performance disclosure.

9.45 **Green Paper on retail financial services:** better products, more choice, and greater opportunities for consumers and businesses – finalisation of the replies to the Green Paper:

Q1 Guillaume Q2 Mick Q3-5 Martin Q6 Bernard Q7 Bostjan Q8 Mick Q9 Anne Q10 Marcin Q11 Anne	Q12 – 13 Alin Q14 Federico Q15 – 16 Marcin Q 17 Jan Q18-19 Paul Q 20 - 21 Marcin Q22 Martin Q23 Anne	Q24 Martin Q25 - 26 Federico Q27 Marcin Q28 Q29 Alin Q30 - 31 Mick Q32 – 33 Marcin
--	---	--

- 11:30 **Integration of retail financial services – finalisation of recommendations**
Jan – personal pensions,
Guillaume – retail investment funds,
Marcin – life insurance,
Martin – consumer credit.
Martin – big data.
- 12.30 **Regulation and SMEs:** Robin proposed to run a questionnaire about consumer protection regulation for SMEs, up-date by Robin followed by discussion.
- 12.45 Lunch
- 13.45 **Crowdfunding** - Preliminary results of the pan-European survey on crowdfunding from the user's perspective". Presentation by Nikos followed by discussion.
- 14.15 **Enforcement and better regulation** – up-date on the survey and data gathering exercise; discussion about next steps.
- 15.00 **Study on financial guidance** – up-date on progress.
- 15.15 Discussion about **possible actions to fight terrorism financing**, presentation followed by discussions. A background document with questions will be circulated prior to the meeting. (Pierre-Yves Esclapez, DG FISMA)
- 16.15 **Reporting to Olivier Salles (DG FISMA) and Olivier Micol (DG JUST).**
- 16.30 **Inception report for the pension decumulation study** – meeting with the contractor, discussion about the inception report.