



Meeting of the Financial Services User Group Agenda

17 November 2014

Time:	17 November 2014	09.30-17.30
Place:	European Commission Health and Consumers DG, 8th Floor, Room B232, 8/120 Rue Breydel 4, 1000 Brussels	

17 November

- 09.30** Adoption of the agenda and approval of the minutes of the last FSUG meeting (23 – 24 October 2014)
- 10.00** Contributions to on-going consultations:
- Consultation on Conflicts of Interest in direct and intermediated sales of insurance-based investment products** -deadline: 01.12.2014 – Vera, Jan, Sue and Guillaume - a draft reply to be discussed during the meeting.
- Consultation on Cross border mergers and divisions / company law –** deadline: 01.12.2014 – Federico, Robin and Christiane to look at it and discuss whether FSUG could reply.
- 10.45** **Possible contribution to new consultations:**
- EBA's consultation on Guidelines aimed at standardisation of fee terminology for payment accounts in the EU.
http://www.eba.europa.eu/news-press/calendar?p_p_id=8&_struts_action=%2Fcalendar%2Fview_event&_eventId=883287
- On-going consultations published by EIOPA:
<https://eiopa.europa.eu/consultations/consultation-papers/index.html#c4273>
- 11.15** Draft **FSUG position paper** on the study on the performance of the asset management industry – Mick.
- 12.15** Terms of Reference of the study on Consumers' decision-making in insurance services: a behavioural economics perspective- presentation by Emanuele Ciriolo (DG Justice and Consumer, E.1)
- 13.00** *Lunch*

- 13.45** Follow-up on the study on the promotion of savings products.
- 14.15** Research budget for 2015: discussion on FSUG proposals
- 15.00** **Crowdfunding:**
- crowdfunding study – discussion,
- update on the state-of-play of the preparation of the online survey - by Nikos Daskalakis.
- 16.45** Reporting to Oliver Micol, Head of Unit, Justice and Consumers DG followed by discussion.
- 17.30 Conclusions