



Meeting of the Financial Services User Group Agenda

22-23 October 2015

Time:	22 October 2015	11.30-18.00
	23 October 2015	09.30-16.30
Place:	European Commission Financial Stability, Financial Services and Capital Markets Union DG, T. Stoll Room Rue de Spa, 2 1000 Brussels	

22 October

- 11.30 Adoption of the **agenda** and approval of the **minutes** of the last FSUG meeting.
- 11:40 **Tour de table** on 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.
- 13.30 *Lunch*
- 14.30 Update on research projects – financial guidance and pension decumulation.
- 14.45 **Enforcement and better regulation** – discussion on the basis of a paper prepared by Bostjan.
- 15.30 **Credit Data** – discussion about the offer of ACCIS to provide evidence; finalisation of the paper.
- 16.15 Discussion about the next year's external meeting of the FSUG, possible joined with the participation in the conference organised by Federico on "Consumer over-indebtedness, responsible lending, and the insolvency of natural persons: a view from the UK, Germany, Italy, and Greece. Is there a need for a comprehensive EU reform to protect consumers in financial difficulty?".
- 16.45 Improving the work of FSUG – further discussion.

23 October

- 9:30 **Finalisation of the Annual Report.**
- 10:00 **CMU Action Plan** – presentation by Alexis Marchand and Raluca Painter, FISMA, followed by discussion.
- 11:00 **Better Finance research study on pension savings – The Real Return** – presentation by Guillaume Prache;
http://betterfinance.eu/fileadmin/user_upload/documents/Research_Reports/en/Pension_Report_2015_Edition_For_Web_01.pdf
- 11:45 **Call for evidence: EU regulatory framework for financial services** – presentation by DG FISMA, followed by discussion
http://ec.europa.eu/finance/consultations/2015/financial-regulatory-framework-review/index_en.htm
- 12.45 *Lunch*
- 13.45 **Integration of Retail financial services – final correction of data on motor and life insurance (data for some countries is still missing)**– preparation of the letter to the Commissioners, decision on the follow up - work on recommendations.
- 14.30 **Decision about the research project for 2016.**
- 15.15 Reply to **ongoing consultations.**
- [Venture Capital Funds](#) - Public consultation on the review of the European Venture Capital Funds (EuVECA) and European Social Entrepreneurship Funds (EuSEF) regulations. Deadline 6.01.2016
- [Covered Bonds](#) - Public consultation on covered bonds in the European Union. Deadline 6.01.2016
- 16.00 **Reporting to Mario Nava**, Director, Financial Institutions, DG FISMA, and **Despina Spanou TBC**, Director, Consumers, DG JUST, **followed by discussion.**