



**Meeting of the Financial Services User Group  
Agenda  
3-4 July 2013**

<b>Time:</b>	<b>3 July 2013</b>	<b>11.30-18.00</b>
	<b>4 July 2013</b>	<b>9.30-16.30</b>
<b>Place:</b>	<b>European Commission Internal Market and Services DG, Room T Stoll Rue de Spa 2, 1000 Brussels</b>	

**Wednesday, 3 July**

- 11.30 Adoption of the agenda and approval of the minutes of the FSUG meeting in Bucharest (10-11 June 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
- 12.30 Single Market Month** – update on the project by Ms Delphine Leroy (Internal Market and Services DG/H3) and discussion on the topics to be proposed by the FSUG
- 13.00 Lunch**
- 14.00 Simpler EU accounting rules for small companies** – presentation by Mr Jean Philippe Rabine (Internal Market and Services DG/F3)
- [http://europa.eu/rapid/press-release MEMO-13-323\\_en.htm?locale=en](http://europa.eu/rapid/press-release_MEMO-13-323_en.htm?locale=en)
- 14.45 EuroFinUse research report on the real return of pension savings** – presentation by Mr Guillaume Prache (FSUG member)
- 15.30 Pension Forum** – presentation by Ms Helga Vogelmann (Employment DG/D3)
- [http://europa.eu/legislation\\_summaries/employment\\_and\\_social\\_policy/social\\_protection/c10124\\_en.htm](http://europa.eu/legislation_summaries/employment_and_social_policy/social_protection/c10124_en.htm)
- 16.00 NewB (ethical bank) initiative** – presentation by Mr Bernard Bayot (FSUG member)
- <http://www.newb.coop/fr/default.aspx>
- 16.45 Online Dispute Resolution platform (ODR platform) – development of the IT tool** – presentation by Ms Susanne Richter (SANCO DG/B4)
- 17.30 On-going consultations**

- Consultation on the Green Paper on the Insurance of Natural and Man-made Disasters (deadline 15.07)  
[http://ec.europa.eu/internal\\_market/consultations/2013/disasters-insurance/index\\_en.htm](http://ec.europa.eu/internal_market/consultations/2013/disasters-insurance/index_en.htm)
- Review of the European System of Financial Supervision (deadline 19.07)  
[http://ec.europa.eu/internal\\_market/consultations/2013/esfs/index\\_en.htm](http://ec.europa.eu/internal_market/consultations/2013/esfs/index_en.htm)
- Commission Staff Working Document: Consumer protection in third-pillar retirement products (deadline 19.07)  
[http://ec.europa.eu/dgs/health\\_consumer/dgs\\_consultations/ca/docs/swd\\_consumer\\_protection\\_thirds\\_pillar\\_pensions\\_en.pdf](http://ec.europa.eu/dgs/health_consumer/dgs_consultations/ca/docs/swd_consumer_protection_thirds_pillar_pensions_en.pdf)
- EIOPA: Discussion Paper on a possible EU-single market for personal pension products (deadline 16.08)  
<https://eiopa.europa.eu/consultations/consultation-papers/index.html>

### **Thursday, 4 July**

- 9.30 Finalization of the terms of reference for the 2013 FSUG research studies:**
- How to promote access and use of appropriate saving products for all European financial services users
  - Performance and efficiency of the EU asset management industry
- 10.15 Discussion on the conclusions of the FSUG meeting in Bucharest – by Mr Alin Jacob (FSUG member)**
- 10.45 Commission Recommendation on common principles for injunctive and compensatory collective redress mechanisms in the Member States concerning violations of rights granted under Union Law – presentation by Ms Malgorzata Posnow-Wurm (SANCO DG/B4)**  
[http://ec.europa.eu/consumers/redress\\_cons/collective\\_redress\\_en.htm#comrec](http://ec.europa.eu/consumers/redress_cons/collective_redress_en.htm#comrec)
- 11.30 First discussion on the 2013 FSUG Annual Report**
- 12.00 Report on the application of the Unfair Commercial Practices Directive (UCPD) and a study on the UCPD application in financial services – presentation by Ms Sophie Ridoux (Just DG/A3) and Dr Frank Alleweldt (Civic Consulting)**  
[http://ec.europa.eu/justice/consumer-marketing/files/ucpd\\_report\\_en.pdf](http://ec.europa.eu/justice/consumer-marketing/files/ucpd_report_en.pdf)  
[http://ec.europa.eu/justice/consumer-marketing/files/ucpd\\_final\\_report\\_part\\_1\\_synthesis.pdf](http://ec.europa.eu/justice/consumer-marketing/files/ucpd_final_report_part_1_synthesis.pdf)
- 13.00 Lunch**
- 14.00 “Who owns the EU Economy? Evolution of the ownership of EU-listed companies between 1970 and 2012” – meeting with Observatoire de l'Épargne Européenne and discussion over preliminary draft final report of the study**
- 15.00 Directive on Payment Accounts – discussion with MP Jurgen Klute, rapporteur of the ECON Committee in the European Parliament**  
[http://ec.europa.eu/internal\\_market/finservices-retail/inclusion/index\\_en.htm](http://ec.europa.eu/internal_market/finservices-retail/inclusion/index_en.htm)
- 16.30 Conclusions**