



Meeting of the Financial Services User Group Agenda

14-15 September 2016

Time:	14 September 2016	11.30-17.30
	15 September 2016	10.00 -16.00
Place:	DG Financial Stability, Financial Services and Capital Markets Union, T. Stoll Room, Rue de Spa, 2 1000 Brussels	

14 September

- 11.30 Adoption of the **agenda** and approval of the **minutes** of the last FSUG meeting.
- 11:40 Presentation to the Commission staff of **the FSUG findings related to the supervision and enforcement from consumers viewpoint** – Bostjan Krisper and FSUG members.
- 12.40 Lunch**
- 13.40 Preparation of the FSUG Position **paper on financial guidance** – discussion.
- 14.40 Preparation of the position **paper on pension decumulation** – discussion.
- 15:40 **Regulation and microenterprises:** follow-up to the previous discussion - at the previous meeting members decided to carry out some research on national frameworks (i.e. to check their own respective national legislation) to evaluate if there is a difference in treatment between individuals and micro-entities. The first question to be addressed: (1) whether micro-entities are legible for redress.
- 16:30 **Annual Report and special features:** user representation (Robin, Mick and Bostjan), pensions (Jan), Asset Management (Guillaume to be discussed at the meeting), Redress (Alin and Paul), SEPA (Anne) – discussion and finalisation.

15 September

- 10:00 **Tour de table** on Members' activities, 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.
- 11.00 Public consultation on a potential **EU personal pension framework** - introduction by DG FISMA followed by short discussion:
http://ec.europa.eu/finance/consultations/2016/personal-pension-framework/index_en.htm (volunteers: Jan, Marcin, Anne-Sophie, Sue and Mick)
- 12.00 Reply to the consultation on the evaluation of the **financial conglomerate directive (deadline 20.09.)** – discussion on the basis of the first draft (Mick, Marcin, Nikos and Martin)
http://ec.europa.eu/finance/consultations/2016/financial-conglomerates-directive/index_en.htm
- 13.00 Lunch**
- 14.00 Reply to the consultation on **cross-borders distribution of investment funds (deadline 2.10.)** – discussion on the basis of the first draft (Jan and probably Guillaume).
http://ec.europa.eu/finance/consultations/2016/cross-borders-investment-funds/index_en.htm
- 15.00 **Reporting to the Commission services** (DG FISMA and DG JUST)