



Meeting of the Financial Services User Group Agenda

11 – 12 September 2014

Time:	11 September 2014	11.30-18.00
	12 September 2014	10.00-16.30
Place:	European Commission Internal Market and Services DG, Room T Stoll Rue de Spa 2, 1000 Brussels	

11 September

- 11.30** Adoption of the agenda and approval of the minutes of the last FSUG meeting (7 – 8 July 2014).
- 11.45** Finalisation of the Risk Outlook – Mick McAteer
- 12.30** **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** Presentation of UCITS V – published in OJ on 28.08.2014 (Rostislav ROZSYPAL,G4, DG Internal Market,
<http://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=OJ:L:2014:257:FULL&from=EN>)
- 15.15** Discussion on Draft position paper on *consumer data and practices of creditworthiness assessment*.
- 15.45** *Lessons learnt from the Warsaw meeting* – finalisation.
- 16.15** Update on the retail conference on 18 November - Maciej Berestecki, DG MARKT.
- 16.30** Final adoptions of the terms of reference of the study on *Access to comprehensive financial guidance for consumers*;
- 17.00** Sub-group meetings: meeting of the sub-group on financial advice/guidance - discussion on the work programme.

12 September

- 10.00** Discussion about contributions to the on-going consultations:
- ESMA public consultation on Market Abuse Regulation
http://www.esma.europa.eu/system/files/esma_2014-808_consultation_paper_on_mar_draft_technical_advice_0.pdf
deadline: 15.10.2014
 - Consultation on International Financial Reporting Standards (IFRS)
http://ec.europa.eu/internal_market/consultations/2014/ifrs/index_en.htm
Deadline: 01.11.2014
 - Consultation on the Review of the Insurance Block Exemption Regulation
http://ec.europa.eu/competition/consultations/2014_iber_review/index_en.html
Deadline: 4.11.2014
- 10.30** *Crowd-funding* - progresses since the last meeting, by Nikos Daskalakis.
- 11.15** Position paper on *Simple financial products* – progress version by Mick McAteer followed by discussion.
- 12.15** FSUG Annual Report – division of tasks.
- 12.45** *Lunch*
- 13.45** *Research budget*. lessons learnt from studies carried out in 2014, planning for 2015 – please submit proposals for research studies for 2015.
- 14.45** Council Regulation on the Statute for a European Cooperative Society (SCE) and possible proposal for a European Mutual Society, by Ioakimidis Apostolos (DG Enterprise and Industry, D.1)
http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/social-economy/co-operatives/index_en.htm
- 15.30** **Reporting to Ms Despina Spanou**, Director "Consumer Affairs", Health and Consumers Directorate-General, and **Mr Erik Nooteboom**, Head of Unit "Retail financial services and consumer policy" Internal Market and Services DG **followed by discussion**.
- 16.00** Conclusion