



Meeting of the Financial Services User Group Agenda

18-19 April 2016

Time:	18 April 2016 11.30-17.30 19 April 2016 9.30 -15.00
Place:	DG Financial Stability, Financial Services and Capital Markets Union, T. Stoll room Rue de Spa, 2 1000 Brussels

18 April

- 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 **Call for evidence** – presentation of the FSUG contribution followed by discussion with the Commission representatives.
- 16.00 Discussion of the revised Inception report on the study on **pension decumulation**.
- 16:30 **Enforcement and better regulation** – up-date on the survey and data gathering exercise; discussion about next steps.
- 17:00 Discussion about a type of reaction to ACCIS letter.
- 17:15 Update about the organisation of Berlin meeting.

19 April

- 9:30 Short up-date on the outcome of day 1.
- 10:00 Up-date on the geo-blocking campaign launched by BEUC.
- 10.15 Discussion about the contribution to EIOPA consultation on development of an EU Single Market for **Personal Pension Products**
<https://eiopa.europa.eu/Publications/Consultations/CP-16-001%20EIOPA%20Personal%20pensions.pdf>
- New consultations:**
ESMA Discussion paper on UCITS share classes – deadline 6 June
<https://www.esma.europa.eu/press-news/consultations/discussion-paper-ucits-share-classes>
- ESMA Consultation on future Market Abuse Regulation list of information regarding commodity and spot markets – deadline 20 May
<https://www.esma.europa.eu/press-news/consultations/consultation-future-mar-list-information-regarding-commodity-and-spot>
- 11.30 **Regulation and SMEs:** Robin proposed to run a questionnaire about consumer protection regulation for SMEs, up-date by Robin followed by discussion.
- 12.00 Lunch
- 13.00 **Green Paper on retail financial services:** presentation of the FSUG position related to specific questions/issues of Green Paper: 11 (comparability, switching), 12 (fees for cross-border payments), 13 (currency conversion fees), 24 (e-ID and e-signatures), 30 (one-stop shop) followed by discussion with the Commission colleagues.
- 14.15 Up-date on a public **consultation on insolvency** (with references to small enterprises and personal insolvency). The consultation period runs from 23rd March to 14th June 2016. – DG JUST
http://ec.europa.eu/justice/newsroom/civil/opinion/160321_en.htm
- 14.30 **Reporting to Mario Nava (DG FISMA) and Despina Spanou (DG JUST). TBC**