



Meeting of the Financial Services User Group Agenda

22-23 May 2012

Time:	22 May 2012	11.30-18.00
	23 May 2012	9.30-16.30
Place:	European Commission Internal Market and Services DG, Room T Stoll Rue de Spa 2, 1000 Brussels	

Tuesday 22 May

11.30 Adoption of the agenda and approval of the minutes of the last meeting (23-24 April 2012)

Tour de table

- Welcome of the new FSUG members
- 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 Update on the OECD High-Level Principles on Financial Consumer Protection – presentation by Mr Maciej Berestecki (Internal Market and Services DG/H3)

13.00 Lunch

14.00 Update on the Commission initiatives in the area of Microcredit – presentation by Mr Philippe Pellé (Internal Market and Services DG/H3)

14.30 Update on the state of play of MiFID 2 – presentation Mr Salvatore Gnoni (Internal Market and Services DG/G3)

15.00 Feedback on the FSUG response to the consultation of the Green Paper on card, internet and mobile payments – presentation by Mr Gerd Heinen (Internal Market and Services DG/H3)

15.45 Finalisation of the FSUG response to the Commission's public consultations on bank accounts
http://ec.europa.eu/internal_market/consultations/2012/bank_accounts_en.htm

16.30 FSUG strategy paper – discussion based on the received comments

17.00 Follow-up on the state of play of the 2012 FSUG research studies – by Mr Maciej Berestecki

19.30 *Dinner offered by the Commission at Radisson Blu EU*

Wednesday 23 May

9.30 Revision of the Insolvency Regulation – presentation by Mr Jerome Carriat (DG Justice/A1)

http://ec.europa.eu/justice/newsroom/civil/opinion/120326_en.htm

10.15 Finalisation of the FSUG response to the Commission's public consultations on the Green Paper on shadow banking

http://ec.europa.eu/commission_2010-2014/barnier/headlines/news/2012/03/20120319_en.htm

10.45 European Financial Stability and Integration Report 2011, Chapter 5: EU Households and the Financial Crisis – presentation by Mr Jonathan Carr (Internal Market and Services DG/G1)

http://ec.europa.eu/internal_market/economic_analysis/docs/financial_integration_reports/20120426-efsir_en.pdf

11.30 Conclusions and lessons to be drawn from the FSUG meeting in Madrid (23-24 April)

12.15 Presentation and discussion on the interim report of the Study on personal bankruptcy – presentation by London Economics

13.00 *Lunch*

14.00 Update and discussion on the ongoing FSUG activities

- 2012 FSUG priorities: *Financial supervision and sanctions* and *Alternative financial provision* – proposal of timelines for draft deliverables by coordinators
- The FSUG European Citizens' Initiative – list of subgroup members and next steps
- FSUG database of national contact points (regulators, consumer organisations, academics, experts)

14.30 Debriefing of the 1st workshop of common activity on the Consumer Credit Directive – presentation by Mr Sebastian Bohr (DG Health and Consumers/B5)

15.15 Guidelines on the application of the CCD in relation to costs and the annual percentage rate of charge – presentation by Ms Maria Lissowska (DG Health and Consumers/B4)

16.00 Conclusions