



Meeting of the Financial Services User Group Agenda

05 – 06 March 2015

Time:	05 March 2015	11.30-18.00
	06 March 2015	10.00-16.30
Place:	European Commission Financial Stability, Financial Services and Capital Markets Union DG, T. Stoll Room Rue de Spa, 2 1000 Brussels	

5 March

- 11.30** Adoption of the agenda and approval of the minutes of the last FSUG meeting (26–27 January 2015)
- 11.45** **Integration of Retail financial services**; obstacles/detriments to cross-border purchase of financial services – preparation of the input following the request of Mario Nava.
- 13.00** *Lunch*
- 14.00** Discussion on **2015 FSUG Work Plan and Proposals for Research projects**:
- 14.00** **Financial Guidance** – proposal for a study and internal work
- 14.45** **Pension Decumulation** – proposal for a study and internal work
- 15.30** **Enforcement and better regulation** – position paper
- 16.15** **Credit Data** – further work
- 17.00** Update on **crowdfunding** study and preparations for the EU survey.

6 March

10.00 **Green Paper on Capital Markets Union** - presentation followed by discussion (Philip Tod, DG FISMA)

11.00 **Capital Markets Union** – discussion on FSUG internal work.

11.30 **Discussion about mortgages in Swiss franc** (Filip Keereman, Elemer Tertak, Marketa Bodiaux, Katlin Koos-Hutas, Francesco Tuzi DG FISMA, Tomasz Dolny, DG JUST)

13.00 *Lunch*

14.00 **Consultations:**

EBA Consultation on draft Guidelines for cross-selling practices – *deadline 22.03.2015 (Anne, Robin, Vera and Sue to draft a reply)*

http://www.eba.europa.eu/news-press/calendar?p_p_id=8&_struts_action=%2Fcalendar%2Fview_event&_eventId=936744

EIOPA Consultation on individual transfers of supplementary occupational pension rights - deadline: 10.04.2015

https://eiopa.europa.eu/Publications/Consultations/EIOPA-CP-15-001_Pensions_Transferability_Final.pdf

Commission Consultation on Green Paper on CMU – deadline: 15.03.

http://ec.europa.eu/finance/consultations/2015/capital-markets-union/docs/green-paper_en.pdf

Commission Consultation on Prospectus – deadline: 15.03.

http://ec.europa.eu/finance/securities/prospectus/index_en.htm

Commission Consultation on Securitisation - deadline: 15.03.

http://ec.europa.eu/finance/consultations/2015/securitisation/index_en.htm

15.30 **Reporting to Mario Nava**, Director, Regulation and prudential supervision of financial institutions, DG FISMA, and **Despina Spanou**, Director, Consumers, DG JUST.

16.00 Conclusions