



Meeting of the Financial Services User Group Agenda

01-02 February 2016

Time:	1 February 2016 2 February 2016	11.30-18.00 9.30-16.30
Place:	European Commission DG Financial Stability, Financial Services and Capital Markets Union, T. Stoll Room Rue de Spa, 2 1000 Brussels	

01 February

- 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 Enforcement and better regulation** – up-date on the survey and data gathering exercise.
- 15.00 Green Paper on retail financial services: better products, more choice, and greater opportunities for consumers and businesses – discussion on the basis of draft replies prepared by:

Q1 Guillaume Q2 Q3-5 Martin Q6 Q7 Bostjan Q8 Mick Q9 Anne Q10 Marcin Q11 Anne	Q12 – 13 Alin Q14 Federico Q15 – 16 Marcin Q 17 Jan Q18-19 Paul Q 20 - 21 Marcin Q22 Martin Q23 Bernard	Q24 Paul Q25 - 26 Federico Q27 Martin Q28 Q29 Martin, Anne Q30 - 31 Mick Q32 – 33 Marcin
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02 February

- 09.30 **Integration of retail financial services – work on recommendations:**
- Jan – personal pensions,
 - Guillaume – retail investment funds (first draft already circulated),
 - Marcin – life insurance,
 - Morten – mortgages,
 - Martin – consumer credit (first draft already sent out)
- 11.00 Big data – first discussion on the basis of the paper circulated by Martin.
- 11.30 Update on the research project on **financial guidance; discussion about the Inception Report. TBC**
- 12.00 Update on the research project on **pension decumulation**
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- 12.30 *Lunch*
- 13.30 New consultation: **Non-binding guidelines on methodology for reporting non-financial information (deadline 15.04.2016)**
http://ec.europa.eu/finance/consultations/2016/non-financial-reporting-guidelines/index_en.htm
- 14.00 Presentation of findings of the CCD mystery shopping carried out in Slovakia – Jan
- 14.45 Presentation of ODR Platform, Olivier Micol, DG JUST
- 15.45 **Reporting to Philippe Pelle, TBC, D4, DG FISMA, and Olivier Micol, DG JUST,**