



Meeting of the Financial Services User Group Agenda

22-23 October 2013

Time:	22 October 2013	11.30-18.00
	23 October 2013	9.30-16.00
Place:	European Commission Internal Market and Services DG, Room T Stoll Rue de Spa 2, 1000 Brussels	

Tuesday, 22 October

- 11.30 Adoption of the agenda and approval of the minutes of the last FSUG meeting (10-11 September 2013) – Tour de table**
- 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 Opening remarks by Ms Despina Spanou** – Director in charge of consumer protection policy (Directorate D, DG Health and Consumers), and by **Mr Mario Nava** – Director in charge of Financial Institutions (Directorate H, DG Internal Market and Services)
- 13.15 Lunch**
- 14.00 Report on Gender Gap in Pensions in the EU** – presentation by Ms Lucie Davoine and Ms Nuria Diez Guardia (Just DG/D2) and Mr Platon Tinios
- 14.45 Communication on shadow banking** – presentation by Mr Reinhard Biebel and Mr Cedric Jacquat (Internal Market and Services DG/02)
- 15.30 Public consultation on crowdfunding – exploring the added value of potential EU action** – presentation by Ms Barbara Gabor (Internal Market and Services DG/G3)
- 16.15 Study on the legal choices and manner of the transposition of the Consumer Credit Directive by Member States** – presentation by Ms Maria Lissowska (Health and Consumers DG/B4)
- 17.00 2012 and 2013 FSUG research studies** – update on the state of implementation
- 17.30 Administrative issues:**
- 2013 Annual report and ending of the FSUG term of office

Wednesday, 23 October

- 9.30** **Which problems of financial users should be tackled by the policy of the European Commission in close future?** – FSUG views and discussion with Mr Erik Nooteboom (Internal Market and Services DG/H3)
- 10.15** **(Hidden) fees for card payments: Would transparency change consumer behaviour?** – presentation by Mr Emanuele Ciriolo (Health and Consumers DG/B1)
- 11.00** **Feedback Statement following Commission public consultation on consumer protection in third pillar retirement products** – presentation by Mr Alessandro Gianini (Health and Consumers DG/B4)
- 11.45** **The Transatlantic Trade and Investment Partnership (TTIP) negotiation** – presentation by Ms Agnete Philips on (Internal Market and Services DG/B4) and Mr Petr Wagner (Internal Market and Services DG/B4)
- 12.15** **Note on the potential impact on users of a likely increase in interest rates** – discussion with Mr Elemér Tertak (Principal advisor, Internal Market and Services DG)
- 13.00** *Lunch*
- 14.00** **Commission proposal on Money Market Funds** – presentation by Ms Franck Conrad (Internal Market and Services DG/G4)
- 14.45** **New Belgian Law to enhance consumer protection in financial services** – presentation by Mr Bernard Bayot (FSUG member)
- 15.30** **Conclusions**