



Meeting of the Financial Services User Group Agenda

21-22 September 2015

Time:	21 September 2015 22 September 2015	11.30-18.00 09.30-16.45
Place:	European Commission Financial Stability, Financial Services and Capital Markets Union DG, T. Stoll Room Rue de Spa, 2 1000 Brussels	

21 September

- 11.30 Adoption of the **agenda** and approval of the **minutes** of the last FSUG meeting.
- 11:40 **Integration of Retail financial services** – finalisation of the FSUG paper, finalisation of prioritisation on the basis of the following questions:
- Integration of which markets would have impact on consumers?
 - Where could the EU/Commission make a difference?
 - What could be the impact of existing or upcoming legislation on the integration of retail financial services?
- 12:30 **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 **Crowdfunding** – results of the EU survey – update by Nikos.
- 15:15 **Commission consultation on how revised bank capital requirements have affected lending** (deadline 7 October) – introduction by Gintaras GRIKSAS, DG FISMA
http://ec.europa.eu/finance/consultations/2015/long-term-finance/index_en.htm
- 16:00 **EIOPA Consultation on creation of standardized Pan-European Personal Pension Product** – 5 October- discussion on the basis of the draft reply prepared by the sub-group (leader – Jan).

16.45 **Credit Data** – state of play of the internal work, discussion on the basis of the paper drafted by Martin.

17.15 **Internal work of the FSUG** – discussion on the basis of the sub-group proposal on the improvement of the FSUG work (leader – Alin).

22 September

9:30 Meeting with Olivier Salles, Head of Unit D3, DG FISMA

9:45 **Integration of Retail financial services; presentation of findings (price differences and barriers/obstacles)** – presentation by Mick and co-ordinators to DG FISMA and JUST colleagues.

10:45 Presentation of findings of **the study on savings accounts** commissioned by BEUC – Anne Fily.

11.15 **Enforcement and better regulation** – state of play of the internal work, discussion on the basis of a paper prepared by Bostjan.

12.15 Preparation of **2015 Annual Report** – discussion about the content on the basis of the first draft.

12.45 *Lunch*

13.45 **Study on KID for PRIPS** – state-of-play by Katarina Melichercikova, DG FISMA

14:30 **Lessons learnt from the Amsterdam meeting** of 8-9 June 2015 – preparation of the report

15.15 'Cross-subsidies' within financial services and fairness in financial markets – first discussion (as proposed in the exchange of emails).

16.00 **Reporting to Olivier Salles**, Head of Unit D3, DG FISMA, and **Despina Spanou TBC**, Director, Consumers, DG JUST, **followed by discussion.**