



Meeting of the Financial Services User Group Agenda

24-25 September 2018

Time:	24 September 2018	11.30 - 18.30
	25 September 2018	09.30 – 16.15
Place:	DG Financial Stability, Financial Services and Capital Markets Union, T. Stoll Room, Rue de Spa, 2 1000 Brussels	

24 September

- 11.30 Adoption of the agenda and approval of the minutes of the June FSUG external meeting
- 11.40 Revision of the work-programme, proposals for research projects, policy ideas for the new Commission
- 13.00 *Lunch*
- 14.00 Final report of the study on digitalisation and financial inclusion – presentation by the contractor (Gill Whitney), follow by discussion and final comments
- 15.00 Follow-up to the study on irresponsible lending – work of the subgroup (Farid)
- 15.45 FSUG Annual Report – discussion regarding the structure & content,
- 16.15 Presentation by DG FISMA of work on risk-free rates, followed by discussion – DG FISMA, Alessandra ATRIPALDI
- 17.00 Up-date by DG FISMA regarding Eco-labels – DG FISMA, Ulrike Kohl
- 17.40 Subgroups meetings:
 - Lack effectiveness of ADR (VP, FA, OJ, SM)
 - Consumers unable to choose right financial product (JM, FA, OV, MBP, MS, CH)

25 September

- 09.30 Subgroup meetings:
 - Financial/investment advice (AM, MMA, FA, DD, MBP, RA, CH, MS, VP, JM, JS, OJ, OV, SM)

- 10.20 Cross-border payments and DCC - up-date by DG FISMA
(Nicolo Brignoli, DG FISMA)
- 11.00 PSD2 and open-banking – DG FISMA (Remo Croci & Paulo Silva)
- 11.45 Preparation of the FSUG Risk Outlook including special feature on Brexit
(Mick)
- 12.30 *Lunch*
- 13.30 Presentation of “Debt-Advice Stakeholder Forum” – Francesco Gaetano
- 14.15 Subgroup meetings:
- Digitalisation of FS: Conduct of business, big data (MMA, FA, FF, JM, MBP, RA, SM)
 - Cryptocurrencies (MS, FF, DD, RA, SM)
- 15.15 Wrapping off session – summary of the outcome of the sub-group meetings (reporting by leaders); final adjustments of the work programme; proposals for the topics to be discussed at the next meeting (s).
- 16.00 AOB