



## Meeting of the Financial Services User Group Agenda

**09-10 December 2015**

<b>Time:</b>	<b>09 December 2015</b>	<b>11.30-18.00</b>
	<b>10 December 2015</b>	<b>10.00-16.30</b>
<b>Place:</b> 09-12-2015	<b>European Commission DG Justice and Consumers, Meeting Room B232 08/120, Rue Breydel 4, 1000 Brussels</b>	
10-12-2015	<b>European Commission DG Financial Stability, Financial Services and Capital Markets Union, T. Stoll Room Rue de Spa, 2 1000 Brussels</b>	

### **09 December**

- 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 Update on research projects – **financial guidance** and **pension decumulation**.
- 14.45 **Enforcement and better regulation** – up-date on the survey and data gathering exercise; the first discussion about objectives and tasks for the contractor and preparation of the technical specification on the basis of.
- 15.30 **2016 Research** – discussion about the objectives and tasks for the 2016 research project and preparation of the technical specification.
- 16.00 Presentation of the **Green Paper on Retail Financial Services** by DG FISMA, Oliver Salles, DG FISMA; followed by a discussion.
- 17.00 Finalisation of the letter regarding the elimination of past performance disclosure of PRIIPs and their benchmark in the KID.
- 17.30 Decision about the **2016 external meeting** of the FSUG

## **10 December**

09.30 **Call for evidence: EU regulatory framework for financial services –**  
[http://ec.europa.eu/finance/consultations/2015/financial-regulatory-framework-review/index\\_en.htm](http://ec.europa.eu/finance/consultations/2015/financial-regulatory-framework-review/index_en.htm)

Preparation of the reply to the consultation (deadline 6 January):

*Question 3 – Martin*

*Question 4 – Bernard*

*Question 6 – Sue*

*Question 7 – Morten*

*Question 8 – Marcin*

*Question 9 – Bernard*

*Question 11 – Anne-Sophie*

*Question 12 – Alin*

*Question 13 - Bostjan*

*Question 14 – Sue*

*Mick to put all replies together*

12.00 Presentation of the consumer testing study for PRIIPs– Katarina Melicherikova (DG FISMA)

12.30 *Lunch*

13.30 Reply to **ongoing consultations.**

**EUVECA and EUSEF – Robin, Jan, Mick**

**Covered Bonds – Marcin, Mick, Guillaume, Jan**

Joint Consultation Paper on PRIIPs key information for EU retail investors

[http://www.eba.europa.eu/news-press/calendar?p\\_p\\_id=8&\\_struts\\_action=%2Fcalendar%2Fview\\_event&\\_eventId=1268852](http://www.eba.europa.eu/news-press/calendar?p_p_id=8&_struts_action=%2Fcalendar%2Fview_event&_eventId=1268852)

14.30 **Reporting to Mario Nava, Director, Financial Institutions, DG FISMA, and Despina Spanou TBC, Director, Consumers, DG JUST, followed by discussion.**