

ERFF 2nd Annual Conference

‘Consumers at the heart of finance in Europe’

European Economic & Social Committee (EESC), Brussels

5 November 2019, 9h00 – 13h00

9h00 – 9h30	Registration and welcome coffee
9h30 – 9h40	Keynote / welcome – EESC (President of Group I (Employers), Mr Jacek KRAWCZYK and ERFF (Chris MUYLDERMANS , Counsel, EU Public Policy & Regulatory Affairs, KBC)
9h40 – 10h25	<p>Moderated panel: ERFF Discussion Paper topics Moderator: Jack SCHICKLER, Senior Correspondent, Financial Services, MLEX-Brussels 6 panellists 3 ERFF / industry</p> <ul style="list-style-type: none"> • Gill MURPHY, Head of Payment Schemes, Banking & Payments Federation Ireland (BPFi) • Isak BENGZBOE, Senior Legal Advisor, European Federation of Finance House Associations (Eurofinas) • Simon COLBOC, Member, Advisory Committee or Vincent DERUDDER, Honorary Chairman – FECIF (European Federation of Financial Advisers and Financial Intermediaries) <p>3 consumer representatives:</p> <ul style="list-style-type: none"> • Monica CALU, BSG-EBA member, IRSG-EIOPA, President of Consumers United Association • Karolina WOJTAL, Project Manager and Lawyer, European Consumer Centre (ECC), Germany • Patricia SUAREZ, President, ASUFIN (Spanish Financial Users Association) <p>FORMAT: For each topic, the moderator will invite 2 members of the panel - 1 consumer, 1 ERFF - to give impulse statement 2 – 3 mins on the topic from their perspective, followed by an open discussion with all participants including all of the panel</p> <ul style="list-style-type: none"> • Opening a bank account / daily banking • <i>Impulse statements from panel + discussion open to all conference participants</i> • Access to credit • <i>Impulse statements from panel + discussion open to all conference participants</i> • Investments, pension, insurance • <i>Impulse statements from panel + discussion open to all conference participants</i>
9h40 – 9h55	
9h55 – 10h10	
10h10 – 10h25	
10h25 – 10h45	Coffee break
10h45 – 11h45	<p>Moderated panel: Questions to regulators / policymakers based on ERFF Discussion Paper and preceding discussion Co-moderators:</p>

	<ul style="list-style-type: none"> • John BARRASS, Deputy Chief Executive, PIMFA (Personal Investment Management and Financial Advice Association) • Karen GHYSELS, Director, European Consumers Centre (ECC), Belgium <p>4 panellists:</p> <ul style="list-style-type: none"> • Marco LA MARCA, Policy Officer, Horizontal policies, Retail Financial Services, DG FISMA, European Commission • Elena BROLIS, Policy Officer, Financial Services, DG JUST, European Commission • Jaakko WEURO, Financial Services Counsellor, Permanent Representation of Finland to the EU • Noémie PAPP, Conduct, Payments and Consumers, European Banking Authority. <p>FORMAT: The panel will be asked to comment on 3 key questions, followed by an open discussion with all participants on the topic concerned.</p> <ul style="list-style-type: none"> • Opening a bank account / daily banking • <i>Question from consumer representative + discussion open to all conference participants</i> • Access to credit • <i>Question from consumer representative + discussion open to all conference participants</i> • Investments, pension, insurance • <i>Question from consumer representative + discussion open to all conference participants</i>
11h45 – 12h00	<p>Closing keynote:</p> <ul style="list-style-type: none"> • James HUGHES, Senior Manager, EU Public Policy, Aviva
12h10 – 13.00	<p>Lunch in Salle d'exposition (Ground floor, TRE/74) Keynote – Billy KELLEHER, MEP, Member, Committee on Economic and Monetary Affairs, European Parliament</p>