

Vinay Pranjivan

Vinay Pranjivan is an economist and an expert on consumer protection in financial services. He is an advisor for DECO – the Portuguese Consumer Protection Association, on issues related to users of financial services, dealing with national implementation of rules and regulation on financial services, liaising and advocating with political parties, national competent authorities and industry, and presenting DECO's stance on media.



He is a Member of the expert group FSUG – Financial Services User Group, set up by the European Commission, an of the EBA-BSG - Banking Stakeholder Group, of the EBA - European Banking Authority, representing DECO.

Vinay has spent three years at the EBA, between 2013 and 2016, as a policy expert on consumer protection and financial innovation. He developed EBA's mandates stemming from relevant EU Directives and own initiative policy documents.

Prior to that, he spent eight years at DECO Proteste specialising on consumer protection related to retail banking products.

Vinay holds an MSc in Business and Competition Economics by ISCTE – Business School (2017), presenting a dissertation on drivers and impact of regulation on lending based crowdfunding in France and in the UK. The dissertation was subsequently published by Almedina, Portugal (2019). He graduated in Economics by ISEG-Lisbon (1998).