



EBA Day on Consumer Protection

25 October 2012/9:00 – 17:15

Location: Harvey Goodwin Suite at Church House Conference Centre

Registration	9:00-10:00
1. Opening - Andrea Enria, EBA Chairperson	10:00-10:15
2. Key note speech – Jean-Yves Muylle, European Commission	10:15-10:45
Coffee	10:45-11:15
3. Panel 1: Consumer Indebtedness	11:15-12:30
Moderator: Iain D.C. Ramsay (Kent Law School)	
Panel: Annik Lambert (European Mortgage Federation), Jean Cooper (UK FSA), Monique Goyens (BEUC), Tanguy van de Werve (Eurofinas)	
Followed by Audience Q&A	
Lunch	12:30-13:30
4. Panel 2: Retailisation of Complex Financial Products	13:30-15:00
Moderator: Mick McAteer (FSUG)	
Panel: Guillaume Prache (EuroFinuse), Manooj Mistry (Deutsche Bank), Caroline Gourisse (European Savings Banks Group), Anthony Kruizinga (DNB)	
Followed by Audience Q&A	
Coffee	15:00-15:30
5. Panel 3: Consumer Trends in the EU Retail Banking	15:30-17:00
Moderator: Robin Jarvis (Brunel Business School)	
Panel: Eric Leenders (BBA/EBF), Fernando Herrero (ADICAE), László Balogh (Hungarian FSA)	
Followed by Audience Q&A	
6. Closing remarks – Adam Farkas, EBA Executive Director	17:00-17:15