

Monica Calu

I am president and co-founder of the Romanian NGO Consumers United/Consumatorii Uniti and I have a degree in Law and a degree in Economics.

I am an active civil society member, with a background of more than ten years in defending the consumers' rights. I started to activate in the field of consumer protection in 2008, when I drew attention and made a public position against abusive terms and unfair practices in credit and insurance contracts concluded with consumers. I am specialized in the field of rights of financial services' consumers and I am particularly passionate about consumer contracts from all points of view, economically and legally. Since 2010 I became active in multiple civic initiatives aimed at protection of financial services users, committed to defend, educate, provide help and assistance to consumers in their disputes with traders. I have written numerous articles in order to inform and educate consumers in Romania and I am an author of consumer protection law related paper works. I am preoccupied by finding adequate solutions to fight poverty, financial and social exclusion for EU citizens.



As a member of some recognized and prestigious consumer organizations, I am committed to consumers' interests and I advocate for responsible and fair practices of the financial institutions' relationships with consumers. I was selected in 2018 to be a member in IRSG of EIOPA, representing consumers. Since June 2019, I have held in parallel a mandate as a consumer representative in the IRSG of EIOPA and in the BSG of EBA, a real challenge that gave me an overview and the ability to use the means to improve the situation of the EU consumers of financial services.

In my work, I had the opportunity to cooperate with major stakeholders when participating in debates on the draft laws regarding rights of the EU consumers and in discussions with decision makers of the European Union. I believe that consumers must be at the heart of finance in Europe, when legislators and regulators adopt acts on protection of consumers' of financial services rights and, consequently transparency, simplicity and fairness for consumers of financial services are paramount in creating best practices.