



# Joint ESAs Consumer Protection Day 2017

**23 June 2017**

**Prague Marriott Hotel**  
V Celnici 8, Prague 1,  
110 00 Czech Republic

## Draft Programme

09:15 – 10:00	<b>Registration and welcome coffee</b>
10:00 – 10:25	<b>Opening remarks</b> <b>Andrea Enria</b> , Chairperson of the EBA and Chair of the Joint Committee of the ESAs
10:25 – 11:00	<b>Keynote speech</b> <b>Sven Giegold</b> , Member of the European Parliament, Group of the Greens/European Free Alliance
11:00 – 12:15	<b>Panel Discussion: Retail conduct supervision – the experience from Central and Eastern Europe</b>  Single market and European legislation aim to bring equal rights and opportunities to consumers and investors. However, there are national specificities and developments that competent authorities consider in their daily supervisory work to address particular needs of their markets.  What needs consumers and investors from the Central and Eastern European region have? What types and models of supervision are competent authorities applying? How can competent authorities address issues of effective enforcement?  <b>Speakers:</b>  <b>Zuzana Silberová</b> , Executive Director, Financial Market Supervision Department at the Czech National Bank  <b>Alin Iacob</b> , Chairman of the Association of Romanian Financial Services Users

	<p><b>Tsvetanka Mintcheva</b>, Head of Retail Banking Division and Member of the Management board, UniCredit Bulbank</p> <p><b>Moderator: Adam Farkas</b>, Executive Director of the EBA</p>
<p><b>12:15 – 13:20</b></p>	<p><b>Lunch</b></p>
<p><b>13:20 – 14:35</b></p>	<p><b>Panel discussion: Consumer protection and supervision in a digital world</b></p> <p>In parallel to the increasing penetration of digital technologies in the European economy, the interaction between providers of financial services and consumers increasingly takes place through digital channels, often on a cross-border basis. This is reflected in innovative new services and products offered to consumers, as well as in the emergence of new providers offering consumers alternatives to traditional services and their providers. Technical development brings numerous opportunities to all market players and consumers, as well as certain challenges.</p> <p>While digitalisation is significantly growing in all of the EU including the Central and Eastern European countries, there are still some segments of the population that prefer traditional face-to-face solutions. How are competent authorities reacting to this phenomenon? What new opportunities and consumer protection challenges arise from digitalisation? Does the emergence of new players present any supervisory challenges from a consumer protection stand point? How can regulatory authorities strike a balance between encouraging financial innovation and a well-functioning consumer protection framework?</p> <p><b>Speakers:</b></p> <p><b>Christopher Woolard</b>, Executive Director of Strategy &amp; Competition Division at the UK Financial Conduct Authority</p> <p><b>Cécile Wendling</b>, Head of Foresight at AXA Group</p> <p><b>Teresa Fritz</b>, Member of Financial Services Consumer Panel</p> <p><b>Moderator: Fausto Parente</b>, Executive Director of the EIOPA</p>
<p><b>14:35 – 15:00</b></p>	<p><b>Presentation: Consumers and consumer detriment – a perspective from Central and Eastern Europe</b></p>

	<b>Monique Goyens</b> , Director General of The European Consumer Organisation (BEUC)
<b>15:00 – 15:30</b>	<b>Coffee break</b>
<b>15:30 – 16:45</b>	<p><b>Panel Discussion: Product Oversight and Governance – reshaping the roles of manufacturers and distributors</b></p> <p>European legislation and regulation, together with the supervision convergence efforts of the ESAs, is introducing new and enhanced rules in the field of product governance for financial products. The role of manufacturer and distributor of financial product is evolving in the direction of an increased protection of consumers by addressing certain shortcomings identified in the past.</p> <p>How will these new rules impact the role of distributors and manufacturers of financial products? What adjustments will regulators need to implement as a consequence? What are the expected benefits for consumers of financial products?</p> <p><b>Speakers:</b></p> <p><b>Dr. Lubomir Christov</b>, Advisor to the Bulgarian National Consumer Association</p> <p><b>Susanne van Dootingh</b>, Head of European Regulatory Strategy at State Street Global Advisors</p> <p><b>Dirk Förterer</b>, Director of Regulatory Affairs and Public Policy and Head of Future Trends at Allianz Deutschland AG</p> <p><b>Wijnand van de Beek</b>, Manager, Strategy Policy and International Affairs at the Netherlands Authority for the Financial Markets (AFM)</p> <p><b>Moderator: Verena Ross</b>, Executive Director of the ESMA</p>
<b>16:45 – 17:15</b>	<p><b>Closing remarks</b></p> <p><b>Steven Maijor</b>, Chairperson of the ESMA</p>
<b>17:15 – 18:15</b>	<b>Informal get-together</b>