

3rd Annual ERFF Conference
'Consumers at the heart of finance in Europe'


24th November 2020, 10h30 – 12h15 online

*Working Together for a Sustainable Recovery in Consumer Financial Services:
addressing immediate issues & needs*

10h30 – 10h35	<p>Welcome and introduction to topic Event Chair Suresh Weerasinghe, Head of EU & Brexit Public Policy, AVIVA (ERFF member)</p>
10h35 – 10h40	<p>Pre-recorded opening message Mairead MCGUINNESS European Commissioner for Financial Services</p>
10h40 – 10h45	<p>Opening remarks Nils BEHRNDT Director Consumers, DG JUST</p>
10h45 – 11h45	<p>Moderated panel Moderator: Mark Foster, VP Govt. Relations, Barclays (ERFF Member) Impulse statements and questions to panel: based on ERFF Discussion Paper focused on 2 main topics</p> <p>Panellists:</p> <p><u>European Commission:</u></p> <ul style="list-style-type: none"> - Jan PANEK, Head of Unit Consumer Policy, DG JUST - Andrea LIESENFELD, deputy Head of Unit Retail Financial Services, DG FISMA <p><u>Consumer representatives:</u></p> <ul style="list-style-type: none"> - Monica CALU, President Asociatia Consumers United/ Consumatorii Uniti, Romania - Patricia SUAREZ President, ASUFIN, Spain <p><u>ERFF (Business) representatives:</u></p> <ul style="list-style-type: none"> - Enrique VELAQUEZ, Director General, ACCIS - Chris MUYLDERMANS, Counsel, EU Public Policy & Regulatory Affairs, KBC <p>FORMAT & TOPICS Short impulse statements from panellists; panel discussion of each topic to be followed by open floor discussion with all participants</p> <p>2 main topics, emerging from the ERFF Business/Consumer Dialogue, 20th October 2020:</p> <p>1) Debt & insolvency issues once relief measures end</p> <ul style="list-style-type: none"> ▪ Relevant EU policies: future Action Plan on Non-Performing Loans; end of current EU best practice relief measures ▪ IMPULSE STATEMENTS: Monica CALU, Chris MUYLDERMANS

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	<p>2) Impact on future lending/credit including credit scores/creditworthiness</p> <ul style="list-style-type: none">▪ Relevant EU policies: new EU Consumer Agenda, green and digital recovery strategies including on Digital Finance and renewed Sustainable Finance▪ IMPULSE STATEMENTS: Patricia SUAREZ, Enrique VELAZQUEZ
11h45 – 11h50	<p>Check your Credit Report Enrique VELAZQUEZ, Director General ACCIS (ERFF member)</p> <p>Supported by:</p>  <p>The logo for ACCIS (Asociación de Consumidores y Usuarios) features a stylized red 'C' and 'U' intertwined, with the acronym 'ACCIS' in red below it.</p>
11h50 – 11h55	<p>Looking ahead: Simon COLBOC, Member, Advisory Committee, FECIF (ERFF member)</p> <p>Short presentation of ERFF working paper on retirement & investment savings in the light of COVID - building resilience post COVID-19 for business and consumers re savings, sustainable finance, digital finance and long-term consumer trends investments</p>
11h55 – 12h10	<p>Summing up and thanks</p> <p>Event Chair: including brief recap of key points from the proceedings</p>

About ERFF

The European Retail Financial Forum (ERFF) is a consumer-focused, pan-European industry platform. Launched in the European Parliament in 2015, ERFF was set up in response to the European Commission's stated ambition to expand the dialogue on opening up retail financial markets in Europe and to engage with 'all stakeholders around one table'. We particularly welcome collaboration with consumer groups. Our main activities are business/consumer dialogues, technical workshops with EU policymakers and our annual 'Consumers at the heart of finance in Europe' conference. www.erff.eu