

**SAFE SIMPLE EFFICIENT**

The future of financial services

# 12<sup>th</sup> Joint ESAs Consumer Protection Day: Building a framework for more efficient, simpler and safe financial services for consumers

## Programme

Time (EET)	Session
09:00 – 09:30	<b>Registration and welcome coffee</b>
09:30 – 09:40	<b>Welcome speech</b> <ul style="list-style-type: none"> <li>▪ <b>Petra Hielkema</b>, Chair of EIOPA, Current Chair of the Joint Committee of the ESAs</li> </ul>
09:40 – 09:55	<b>Opening speech: Maria Luís Albuquerque, Commissioner for Financial Services and the Savings and Investments Union</b> <i>(Recorded intervention)</i>
10:00 – 11:10	<b>Panel 1: Simplification of the customer journey - How can regulation better support good consumer outcomes?</b> <p>The panel would focus on the potential to bring a stronger focus in the current regulatory framework on achievement of good consumer outcomes and less on formulaic, procedural requirements and would draw on experience from different sectors.</p> <p><b><u>Impulse speech:</u></b></p> <p><b>Evija Dundure</b>, Director Insurance and Pension Supervision Department, Central Bank of Latvia</p> <p><b>Moderator:</b>  <b>Fausto Parente</b>, Executive Director, EIOPA</p> <p><b><u>Panel Members:</u></b></p> <ul style="list-style-type: none"> <li>• <b>Aleksandra Mączyńska</b>, Managing Director, Better Finance</li> <li>• <b>Elena Pizzocarò</b>, Group Head of Strategy and Business Transformation, Assicurazioni Generali</li> <li>• <b>Jos Heuvelman</b>, Member of the Executive Board of AFM, Netherlands</li> <li>• <b>Julien Seraqui</b>, Chairman of Conseil Capital Plus, Former Chairman of the French Association of Wealth Managers</li> </ul>

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11:10 – 11:40	<b>Coffee break</b>
11:45 – 12:55	<p><b>Panel 2: Crypto Investments, MiCAR and consumer protection</b></p> <p>This panel will focus on the risks associated with crypto-assets and the special need for consumers to be cautious in engaging with crypto-asset products and services from entities unregulated by MiCAR (Markets in Crypto-Assets Regulation) (and/or other relevant EU financial services legislation).</p> <p><b>Moderator: Salvatore Gnoni</b>, Head of the Investor Protection and Intermediaries Unit, ESMA</p> <p><b>Panel Members:</b></p> <ul style="list-style-type: none"> <li>• <b>Beata Sivak</b>, Government Relations &amp; Policy, Europe, Kraken Digital Asset Exchange</li> <li>• <b>Christian M. Stiefmueller</b>, Senior Adviser on Policy Research and Advocacy, Finance Watch</li> <li>• <b>Gerry Cross</b>, Director of Capital Markets &amp; Funds, Central Bank of Ireland</li> </ul>
12:55 – 14:25	<b>Lunch</b>
14:25 – 14:30	<p><b>Introductory remarks</b></p> <ul style="list-style-type: none"> <li>▪ <b>José Manuel Campa</b>, Chair of EBA</li> </ul>
14:30 – 14:45	<p><b>Keynote Speech</b></p> <ul style="list-style-type: none"> <li>▪ <b>Aurore Lalucq MEP</b>, Chair of the Economic and Financial Committee, European Parliament</li> </ul> <p><i>(Recorded intervention)</i></p>
14:45 – 15:55	<p><b>Panel 3: Staying ahead of fraud and scams in the digital era</b></p> <p>The panel will focus on the increase of online fraud and scams across the financial sectors arising from the use of AI and of crypto assets, the significant threat to information security and to the financial assets of consumers, as well as the supervisory actions to prevent consumer detriments.</p> <p><b>Moderator: François-Louis Michaud</b>, Executive Director, EBA</p> <p><b>Panel Members:</b></p> <ul style="list-style-type: none"> <li>• <b>Agustin Reyna</b>, Director General, BEUC</li> <li>• <b>Davide D'Auria</b>, Head of the Economic Crime Unit, EUROPOL</li> <li>• <b>Sébastien de Brouwer</b>, Deputy CEO, EBF</li> <li>• <b>Simonas Krėpšta</b>, Executive Board Member, AMLA</li> </ul>
15:55 – 16:00	<p><b>Highlights and concluding remarks</b></p> <ul style="list-style-type: none"> <li>▪ <b>Verena Ross</b>, Chair of ESMA</li> </ul>
16:00 – 17:00	<b>Networking post-event reception</b>