



## 7 October 2021

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08:55 – 11:00 CEST

### Welcome and opening remarks

08:55-9:00

José Manuel Campa

*Chair of the Joint Committee of the ESAs and Chair of the EBA*

### Keynote speech

09:00-9:35

Mairead McGuinness

*European Commissioner for Financial Stability, Financial Services and the Capital Markets Union*

### Panel discussion

9:35-10:50

#### **Disclosures to consumers buying financial services in the digital age – Is there a need for a paradigm shift in the current approach?**

Consumers should have access to high-quality information, which should be provided at the appropriate time, via suitable means, and that explains the features and costs across the lifetime of the product.

The panel will deal with the question of whether or not the current framework and approach to disclosures to consumers is still fit for purpose in a world that is rapidly becoming more and more digital.

Moderator: François-Louis Michaud, *Executive Director of EBA*

Panel: Patricia Suarez Ramirez, *President and Founder of ASUFIN*

Nina Schindler, *Chief Executive Officer, EACB*

Emanuele Ciriolo, *Head of the Competence Centre on Behavioural Insights, DG Joint Research Centre, European Commission*

Pedro Duarte Neves, *Senior Advisor to the Board, Banco de Portugal*

### Closing remarks and introduction to next day's programme

10:50-11:00

José Manuel Campa

*Chair of the Joint Committee of the ESAs and Chair of the EBA*

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## 8 October 2021

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09:30 – 12:30 CEST

### Welcome remarks

José Manuel Campa

*Chair of the Joint Committee and Chair of the EBA*

09:30-09:35

### Panel discussion

09:35-10:50

#### **Getting bang for your buck – How can we ensure retail investment products offer value for money?**

This panel will explore how retail investment products can be designed in a way that they offer value to retail investors and support the development of a stronger Capital Markets Union. In particular, the panel will focus on what can be done to ensure consumer outcomes are put at the heart of product design, distribution and monitoring processes in order to tackle value for money issues.

Moderator: Fausto Parente, *Executive Director of EIOPA*

Panel: Guillaume Prache, *Managing Director, Better finance*

Jos Heuvelman, *member of the Executive Board of the Dutch Authority for the Financial Markets (AFM)*

Lorraine Cooke, *Member of Brokers' Ireland Financial Broker Committee*

Valérie Mariatte-Wood, *Regulatory Affairs Director Lombard International Assurance*

### Break

10:50-11:00



## Panel discussion

11:00-12:15

### **Accelerated digitalisation of financial services – risks and opportunities for consumers**

Technological innovation is transforming financial services at an unprecedented speed, by facilitating new business models and services and the entrance of new market participants.

The panel will discuss the opportunities but also raise challenges brought by the digitalisation of financial services focusing on how it can contribute to introduce or exacerbate new risks.

Moderator: Nathasha Cazenave, *Executive Director of ESMA*

Panel: Jekaterina Govina, *Executive Director, Financial Sector Supervision Services, Bank of Lithuania*

Paolo Sironi, *Global Research Leader Banking and Financial Markets, IBM*

Monique Goyens, *Director-General of BEUC*

## Closing remarks

12:15-12:30

Petra Hielkema

*Chair of EIOPA*