

SAFE SIMPLE EFFICIENT

The future of financial services

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

Programme

Time	Session
09:00 – 09:30	<i>Registration and welcome coffee</i>
09:30 – 09:40	Welcome speech ▪ Petra Hielkema , Chair of EIOPA, Current Chair of the Joint Committee of the ESAs
09:40 – 09:55	Opening speech: Maria Luís Albuquerque, Commissioner for Financial Services and the Savings and Investments Union <i>(To be confirmed. Recorded intervention)</i>
10:00 – 11:10	Panel 1: Simplification of the customer journey - How can regulation better support good consumer outcomes? 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 and countries with a high level of individual savings. Moderator: Fausto Parente, Executive Director of EIOPA
11:10 – 11:40	<i>Coffee break</i>
11:45 – 12:55	Panel 2: Crypto Investments, MiCAR and consumer protection 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). Moderator: Natacha Cazenave, Executive Director of ESMA
12:55 – 14:25	<i>Lunch</i>

SAFE SIMPLE EFFICIENT

The future of financial services

14:25 – 14:30	Introductory remarks <ul style="list-style-type: none"> ▪ José Manuel Campa, Chair of EBA
14:30 – 14:45	Keynote Speech <ul style="list-style-type: none"> ▪ Aurore Lalucq MEP, Chair of the Economic and Financial Committee, European Parliament <i>(To be confirmed)</i>
14:45 – 15:55	Panel 3: Staying ahead of fraud and scams in the digital era. 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. Moderator: François-Louis Michaud, Executive Director of EBA
15:55 – 16:00	Highlights and concluding remarks <ul style="list-style-type: none"> ▪ Verena Ross, Chair of ESMA
16:00 – 17:00	Networking post-event reception