

Competition enforcement and advocacy in the banking and insurance sectors

 **Budapest, Hungary**

 **18-20 February 2020**

Seminar objectives

The financial sector is characterised by a number of specific features that competition authorities have to consider, including extensive regulation and concerns about financial stability and systemic effects. Furthermore, the banking and insurance sectors are confronted with digital disruption resulting from the emergence of FinTech operators in the provision of financial services. Expert speakers and participants will share their experience on competition enforcement and advocacy in the financial sector and discuss current and future challenges.

Agenda

Tuesday, 18 February 2020

- 09.00-09.45** **OPENING REMARKS AND GROUP PHOTO**
Mr László Bak, Vice President of the GVH
Mr Renato Ferrandi, Coordinator of OECD-GVH training activities
- 09.45-11.00** **FINANCIAL SERVICES AND COMPETITION**
The economic specificities of the banking and insurance sectors
Ms Patricia Bascunana (OECD, Paris)
Mr Renato Ferrandi (OECD, Paris)
- 11.00-11.15** **COFFEE BREAK**
- Enforcement: Challenges And Opportunities**

- 11.15-12.00** **EXCLUSIONARY CONDUCT IN FINANCIAL SERVICES**
Use and abuse of market power
Ms Jurgita Brėskytė (Competition Council of Lithuania)
- 12.00-12.30** **Questions and case study from Armenia**
- 12.30-14.00** **LUNCH**
- 14.00-14.45** **ANTI-COMPETITIVE AGREEMENTS IN THE BANKING SECTOR**
The Hungarian examples
Mr Márk Pánczél (GVH, Hungary)
- 14.45-15.15** **Questions and case study from Ukraine**
- 15.15-15.30** **COFFEE BREAK**
- 15.30-17.00** **BREAK OUT SESSION**
Hypothetical case on collusion
Mr Renato Ferrandi (OECD, Paris)

19.00-21.00 **WELCOME DINNER**

Wednesday, 19 February 2020

- 09.00-10.00** **COLLUSIVE CONDUCTS IN THE BANKING AND INSURANCE SECTORS**
Two cases in Portugal
Ms Patrícia Oliveira (AdC, Portugal)
- 10.00-10.30** **Questions and case study from Russia**
- 10.30-10.45** **COFFEE BREAK**
- 10.45-11.45** **MERGERS IN FINANCIAL SERVICES**
The practice in Lithuania
Ms Jurgita Brėskytė (Competition Council of Lithuania)
- 11.45-12.30** **Open discussion on competition enforcement in the banking and insurance sectors**

12.30-14.00	LUNCH
14.00-15.30	BREAK OUT SESSION Hypothetical case on mergers Mr Renato Ferrandi (OECD, Paris)
15.30-15.45	COFFEE BREAK
	Advocacy: Promoting a competitive framework
15.45-16.30	FOSTERING E-PAYMENTS Sector inquiry on card acquiring Mr Márk Pánczél (GVH, Hungary)
16.30-17.00	COOPERATION WITH SECTOR REGULATORS Open discussion
19.00-21.00	DINNER
Thursday, 20 February 2020	
09.00-10.00	ADDRESSING DIGITAL ISSUES The study on FinTech in Portugal Ms Patrícia Oliveira (AdC, Portugal)
10.00-10.30	Questions and case study from Bulgaria
10.30-10.45	COFFEE BREAK
10.45-12.00	PROMOTING OPEN BANKING The joint initiative by the CMA and the FCA in the UK Ms Patricia Bascunana (OECD, Paris)
12.00-13.00	CLOSING SESSION Discussion, evaluation questionnaires and final remarks
13.00-14.00	LUNCH
19.00-21.00	DINNER