



**G20-OECD Roundtable on
Financial Consumer Protection**

DRAFT AGENDA



**15 April 2014
OECD Conference Centre, Room CC5
Paris, France**

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10:15 – 10:45 **Registration/Coffee**

10:45 – 11:15 **Session 1: Welcome and key note address**

- **André Laboul, Head of Financial Affairs Division, OECD**
- **Theodor Kockelkoren, Chair, G20/OECD Task Force**

11:15 – 12:30 **Session 2: Mobile, online and digital payment systems**

Purpose This session will focus on the risks that consumers can face through the use of mobile, online and digital banking or payment systems. Particular attention will be devoted to the regulatory responses and the supervisory challenges and key themes identified in the G20/OECD High-Level principles on financial consumer protection, including, first how to ensure mobile, online and digital consumers are treated fairly and equitably; second the requirement for service providers and authorised agents to act responsibly, maintaining high levels of service, data privacy and protecting consumers against from fraud and third, the growth of mobile, online and digital payment systems, its implications for greater cross-border transactions and for enhancing competition within the financial services market.

Moderator **Mike Chapman, Senior Policy Expert, OECD**

- Discussants**
- Adrian Blundell-Wignall, OECD Deputy Director and Special Advisor to the Secretary-General for Financial Markets.
 - David Tuesta Cárdenas, Chief Economist, Research-Financial Inclusion, BBVA
 - Julia O. Böhm, Group Public & Regulatory Affairs / European Affairs, Deutsche Telekom AG.
 - Norma Garcia, Manager, Financial Services Program, Consumers Union.

12:30 – 14:00 **Lunch**

The Roundtable will be conducted in English only.

14:00 – 15:15 Session 3: Behavioural and Decision Making Insights

Purpose This session will highlight the importance of behavioural and consumer research and show how such insights can help to further our understanding of how consumers think about and handle their financial issues. It will discuss how regulators and supervisors can employ tools from behavioural economics to inform and assist in the designing of regulatory and supervisory interventions to encourage effective disclosure and transparency practices to help facilitate price and product feature comparisons and to promote greater competition in the market place through the supporting product switching.

Moderator **Gert Luting AFM**

- Discussants**
- Alessandro Portolano, Partner of Chiomenti Studio Legale.
 - Neil Marshall, UK Financial Conduct Authority.
 - Juan Carlos Izaguirre, Financial Sector Specialist, Consultative Group to Assist the Poor.
 - Thomas Mosk, Assistant Professor, Center of Excellence SAFE, Goethe University.

15:15 – 16:00 Coffee break

16:00 – 17:15 Session 4: Frameworks for Treating Consumers Fairly

Purpose This session will address the necessary regulatory and supervisory mechanisms and compliance through statutory or voluntary codes of practice that support the fair and equitable treatment of consumers. It will focus on a range of issues within the G20/OECD High-Level Principles including the role of disclosure and transparency, complaints handling and redress, the role of responsible business conduct and sales practice by financial services providers and authorised agents and the function of non-regulatory/supervisory mechanisms that influence financial service providers to treat their consumers equitably and fairly.

Moderator **Juan Luis Diez Gibson, Spanish Ministry of Economy and Competitiveness**

- Discussants**
- Meena Datwani, Executive Director of Banking Conduct Department, Hong Kong Monetary Authority
 - Michiel Denkers, Head of Division, Financial Institutions Supervision, Netherlands Authority for the Financial Markets
 - Dominic Lindley, Principal Policy Adviser, Which?
 - Mr Nils Philipp, Senior Policy Officer, BaFin
 - Hanna Sjölund, Senior Policy Officer, UNI Finance Europa
 - Toby Bateman, Senior Policy Advisor – Financial Services, Confederation of British Industry

17:15 – 17:30 Session 5: Concluding remarks

Purpose The Roundtable will close with comments and reflections from the day's event and proposed next steps.

- Theodor Kockelkoren Chair G20/OECD Task Force