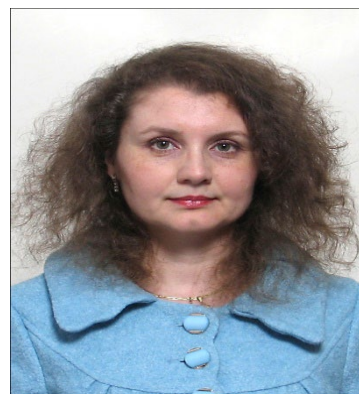


## Monica Calu

Monica Calu is a jurist and an economist, specialized in protection of consumers, users of financial services and retail investors. She has more than fifteen years' experience in this field. She is the co-founder and president of Consumers United/Consumatorii Uniti Association.

She had a mandate as representative of consumers and users of financial services in Insurance and Reinsurance Stakeholder Group of European Insurance and Occupational Pensions Authority since 2020 and in Banking Stakeholder Group of European Banking Authority since 202. She is also an individual expert at Financial Services User Group (FSUG) since 2022.



From these positions, she has submitted advice and opinions to EBA and EIOPA and for the European Commission on the issues related to protection of the consumers and users of financial services. In this regard she participated in the elaboration of opinions on draft EU regulation of the financial markets and discussed amendments to the draft acts on topics related to the protection of consumers, retail investors and financial users' rights. She also participated as a member of BSG, IRSG and FSUG in elaboration of advices and opinions for COM consultations on Retail investment Strategy, on MiCA, on DORA, on AI Act. She participated in consultations and debates on the draft regulation for adoption, and is familiarised with the current regulation in financial services and with the work procedure in the Stakeholder Groups of ESAs. She also collaborated with the ESAs in the dialogue with consumer organizations on Financial Education interactive factsheet on sustainable finance

Monica Calu conducted legal research and authored papers on various specialised publications, as "An Insight of the Pan European Pension Product "(2018), "Consumers Status in Peer-to-Peer Lending" (2019), "The challenges of protecting consumer in the Distance Marketing of Financial Services Directive" (2023), "Automated Decision-Making: is the EU Consumer Law fit for the emerging technology?" (2024) - in the process of being published.

Monica also been actively engaged in providing training and education on financial services for consumers further solidifying her commitment to promoting a fair and secure investment environment for all stakeholders. Through her active participation in financial education events, working groups, and consultative and advisory committees, she has been able to stay at the forefront of emerging trends and developments in the financial services landscape, allowing her to continuously refine and adapt her approach to financial services user protection.