13th Joint ESAs

CONSUMER PROTECTION DAY

Ensuring fair access, better outcomes for consumers and responsible innovation in a changing financial landscape

PROGRAMME

4 NOVEMBER 2026 | ROME, ITALY

08:30 – 09:00	**WELCOME COFFEE**	
09:00 – 09:10	**WELCOME SPEECH**	**François-Louis Michaud** Chair, EBA
09:10 – 09:30	**KEYNOTE SPEECH**	**Maria Luís Albuquerque** Commissioner for Financial Services and the Savings and Investments Union
09:30– 10:30	**PANEL 1** Ensuring safe and fair access to financial services: which challenges ahead? *Access to financial services is a prerequisite for individuals to participate fully in economic and social life. However, ever more often consumers face barriers to such access despite legal measures that have been put in place in EU Laws. The question therefore arises what, if anything, the three ESAs can do within their powers to address this situation. The panellists will address these issues and explore suggestions to achieve better outcomes for consumers in EU.* • **Isabelle Buscke**, Secretary General, Finance Watch • **Nina Schindler**, CEO, European Association of Cooperative Banks • **Pedro Duarte Neves,** Former Vice-Governor, Banco de Portugal	Moderator: **Jonathan Overett Somnier** Acting Executive Director, EBA
10:30 – 10:50	**COFFEE BREAK**	
10:50 – 11:00	**KEYNOTE SPEECH**	ESMA Chair

11:00 – 12:00	**PANEL 2** Product design and consumer remedies: Delivering effective post-sale redress *Product governance does not end at product approval; it also requires credible remediation when consumer outcomes fall short. Drawing on practical supervisory experience, the panel will explore how remedial measures can serve as a proactive tool for supervisors and firms under product oversight and governance and value for money frameworks. It will also consider how a common understanding of effective remediation and cross-sectoral lessons can strengthen consumer protection and support better outcomes across the EU.* • **Liam Sloyan**, Financial Services and Pensions Ombudsman, Ireland • **Pauline Leclerc-Glorieux**, Administrator, Chief Executive Officer, BNP Paribas Cardif • **Agustin Reyna**, Director General, The European Consumer Organisation (BEUC) • **Laura van Geest**, Chair of Executive Board, Dutch Authority for the Financial Markets (AFM) Moderator: **Damian Jaworski** Executive Director, EIOPA
12:00 – 12:20	**KEYNOTE SPEECH** **Sergio Nicoletti Altimari** Vice-Director General, Banca d'Italia
12:20 – 14:00	**LUNCH BREAK**
14:00 – 14:20	**KEYNOTE SPEECH** **Eero Heinäluoma** Member of the European Parliament
14:20 – 15:20	**PANEL 3** Use of AI by consumers to obtain financial advice: Implications for consumer protection *As consumers increasingly turn to AI for financial guidance, how can they assess the quality of information and distinguish it from personal advice? This panel will explore the benefits and risks of AI tools across banking, insurance and investments. It will examine the safeguards that apply when regulated firms use AI, and the gaps when consumers rely on public tools outside the regulatory perimeter. Panellists will discuss the quality and reliability of outputs, transparency, accountability, redress and the role of supervisors in protecting consumers.* • **Magda Bianco,** Head of Consumer Protection and Financial Education Department, Banca d'Italia • **Aleksandra Maczyńska,** Executive Director, Better Finance • **Sergio Tringali,** Head of Government Affairs, Revolut • **Mark Nugent,** Director & head of compliance at Future Plan Ireland and Member of the Steering Committee, BIPAR Moderator: **Natasha Cazenave** Executive Director, ESMA
15:20 – 15:30	**HIGHLIGHTS AND CONCLUDING REMARKS** **Petra Hielkema** Chair, EIOPA