

Consumers in financial services: how to enhance their financial education?

Joint ESAs high-level conference on financial education and literacy 2022

1 & 2 February 2022



Speakers and panellists

Speakers:

- **Mairead McGuinness**, EU Commissioner for Financial services, financial stability and Capital Markets Union, European Commission
- **Flore-Anne Messy**, Acting Deputy Director of the OECD Directorate for Financial and Enterprise Affairs and Executive Secretary of the OECD International Network on Financial Education (INFE)



Flore-Anne Messy is the Head of Consumer Finance, Insurance and Pensions Division of the OECD Directorate for Financial and Enterprise Affairs, Secretary General of the International Organisation of Pension Supervisors (IOPS) and Executive Secretary of the OECD International Network on Financial Education (INFE).

She joined the OECD in June 2000 to develop the activities of the Insurance and Private Pensions Committee. After several years working on the development of pensions, insurance and financial market policy issues, she launched and steered the OECD work on financial literacy and consumer protection (including the OECD/INFE, PISA financial literacy exercises, the G20/OECD Task Force on Financial Consumer Protection and the secretariat of FinCoNet). From 2016, she headed successively the OECD Insurance Private Pensions and Financial Market Division and the Consumer Finance, Insurance and Pensions Division.

Prior to the OECD she worked as a consultant and auditor for banks and insurance companies at Deloitte Touche Tomatsu. She graduated from the Institute of Political Studies of Paris and received her thesis in international economics from University Pantheon-Sorbonne of Paris.

- **Edvardas Šileris**, Head of European Cybercrime Centre (EC3), Europol



Edvardas commenced as Head of the European Cybercrime Centre in July 2020. He is responsible for the central collation of criminal intelligence on cybercrime across the EU, supporting member state investigations into online child sexual exploitation, cyber-dependent crimes, non-cash means of payment fraud, and crime on the dark web. His Centre also collaborates closely with the Joint Cybercrime Action Taskforce (J-CAT), a team of specialist cyber investigators embedded within EC3 from multiple countries. His teams at EC3 further provide digital and document forensic support in complex cases across EU, strategic analysis of threats and trends, liaison with industry, academia and non-law enforcement partners, prevention and awareness raising, and capacity building.

Before becoming Head of EC3, Edvardas was Deputy Police Commissioner General of the Lithuanian Police. He was also in charge of the Innovation Group within the Lithuanian police. From 2015 to 2020, Edvardas was a Member of the EUROPOL Management Board. Almost all his career in law enforcement he spent in the area of crime investigation (22 years).

- **Stéphanie Yon-Courtin**, Vice-Chair of the Economic and Monetary Affairs (ECON Committee and substitute of the Internal Market and Consumer Protection Committee (IMCO), Member of the European Parliament



Stéphanie Yon-Courtin, MEP, is Vice-President of the ECON Committee and substitute member in the IMCO Committee, and the Chair of the delegation for relations with Canada.

Stéphanie is particularly involved in legislative discussions on the Capital Markets Union and retail investment, as Renew shadow for the Consumer Credit Directive, the PRIIPs Regulation and the Solvency II Directive. She is the ECON rapporteur on the Digital Markets Act.

Stéphanie is also a member of the Normandy Regional Council. Prior to her election as an MEP in 2019, she held various mandates in Normandy, lately as Mayor of Saint-Contest.

Prior to that, Stéphanie was an international affairs advisor to Bruno Lasserre, former President of the French Competition

Authority. Admitted to the Paris Bar in 2004 and specialising in competition law, she worked in international law firms and as a legal expert in the European Commission.

- **Prof. Dr. Alexander Kern**, Chair for Law & Finance, University of Zurich



Alexander Kern holds the Professorial Chair in Law and Finance and is Professor of Banking Regulation at the University of Zurich and is Fellow at Queens' College, University of Cambridge. He is the author of many research articles and books, including most recently *Principles of Banking Regulation* (Cambridge University Press, 2019), *Brexit and Financial Service* (co-author, Moloney et al, Bloomsbury, 2018), *Global Governance of Financial Systems* (co-author, Oxford Univ Press 2006), and *Economic Sanctions: Law and Public Policy* (Macmillan 2009). He has authored many articles on European banking law and regulation including critically analyzing the role of the European Central Bank as a bank supervisor. Recently, he led research projects and authored commissioned reports and articles for the United Nations and Cambridge University on international banking regulation and environmental sustainability. His path breaking report, *Stability and Sustainability in Banking Reform: Are Environmental Risks Missing in Basel III* (Cambridge, 2014) was the first study of the interrelationship between banking regulation, environmental sustainability and climate change. He has also authored many reports for the European Parliament on banking and financial services regulation and monetary policy.

He was a Member of the European Parliament's Expert Panel on Financial Services (2009-14) and was a Subject Matter Expert in Banking Regulation and Resolution for the European Court of Auditors (2016-2019). He was Specialist Adviser to the British Parliament's Joint Select Committee on the Financial Services Act 2012 and was an Adviser to the UK Serious Fraud Office on the LIBOR investigations and prosecutions (2013-2019). He also advised HM Treasury on EU economic policy and financial regulation and advised HM Foreign and Commonwealth Office on international and UK economic sanctions. He has given invited oral and written evidence on many occasions to the UK Parliament's House of Commons Treasury Committee and the House of Lords Select Committee on Economic Affairs and House of Lords Committee on Europe about European and UK banking and financial market regulation. He comments regularly for the BBC and Bloomberg on UK, European and Swiss banking and financial regulation issues. He is a graduate of Cornell University (Magna cum laude) in History and Economics, of University of Oxford (MSt. European History), and of the University of Cambridge in International Law (MPhil/PhD).

- **Petra Hielkema**, Chairperson, EIOPA and Chairperson, ESAs Joint Committee



Petra is EIOPA Chairperson and is leading the Authority since September 2021. On 27 May 2021, the Council adopted the decision to appoint her after the confirmation by the European Parliament on 18 May 2021.

Prior to that role, she was Division Director Insurance Supervision at De Nederlandsche Bank (DNB, the Dutch Central Bank). The division is responsible for the supervision of the Dutch insurance sector. Petra joined DNB in February 2007. In 2013, she became Head Insurance Policy. In 2015 she was appointed as Head of the DNB Expert Center for Fit & Proper testing, assessing (supervisory and management) board members in the financial sector. In February 2017, she started as Director of Payments and Market Infrastructures and was responsible for the payments and collateral operations of the central bank, oversight, policy and cyberintelligence. In addition, the TIBER project (Threat Intelligence Based Ethical Red teaming) was part of her responsibilities. Prior to joining the Dutch Central Bank Petra had an international career in the oil and gas industry.

Petra was an Alternate Member of the EIOPA Board of Supervisors. She was also the Chair of the EIOPA Policy Committee.

Petra has a European Masters in Law & Economics and a Masters in Russian Studies. She is married and proud mother of three children.

- **Verena Ross, Chairperson, ESMA**



Verena Ross is the Chair of the European Securities and Markets Authority (ESMA). She took up the role on 1 November 2021 and is responsible for representing the Authority as well as preparing the work of ESMA's Board of Supervisors (BOS) and chairing the BOS and the Management Board.

Between 2011 and 2021 Verena Ross served as ESMA's first Executive Director where she was in charge of the day to day running of the organisation. Prior to this, Verena held a number of senior posts in the UK's Financial Services Authority (FSA), with her final position being Director of the International Division from October 2009 to May 2011. She was also a member of the FSA's Executive Committee and the Policy and Risk Committees.

Verena joined the FSA in 1998 to run the Executive Chairman's office during the regulator's start-up phase, and was briefly a seconded advisor to the Hong Kong Securities and Futures Commission in 2000. She subsequently held various positions in the Markets Division and was Director of Strategy & Risk Division before becoming Director of the International Division.

Verena is a German national. Following studies in Hamburg, Taipei and London (SOAS) she began her career at the Bank of England in 1994, where she worked as an economist and then banking supervisor.

- **José Manuel Campa**, Chairperson, EBA



José Manuel Campa, is the Chairperson of the European Banking Authority (EBA). He was appointed in March 2019 and is serving a renewable five-year term. He represents the Authority and by chairing the meetings of the Board of Supervisors and of the Management Board, he steers the strategic direction of the Authority.

From 2015 and prior to this appointment, Campa served as Global Head of Regulatory Affairs, for the Grupo Santander. Prior to that, he was Professor of Finance and Economics at IESE Business School.

Between 2009 and 2011 Campa served as Secretary of State for the Economy in the Ministry of Economy and Finances of Spain. He was a member of the Financial Stability Board, the board of the European Financial Stability Facility, the Economic and Financial Committee and alternate governor in multilateral financial institutions. He has served in the Expert Group, chair by Mr. Erkki Liikanen, evaluating policy recommendations on structural reforms for the European Banking industry.

He has also taught at the Stern School of Business of New York University and at Columbia University. He has been Research Associate at the National Bureau of Economic Research and Research Fellow at the Center for Economic Policy Research. Mr. Campa has also been a consultant to a large number of international organizations, including the International Monetary Fund, the Inter-American Development Bank, the Bank of International Settlements in Basel, and the European Commission.

He has served on the boards of Prime Collateralised Securities (PCS) Europe, Bruegel, and General de Alquiler de Maquinaria.

José Manuel Campa holds a Ph.D. and a master degree in economics from Harvard University and a Licenciatura in law and in economics from the Universidad de Oviedo.

Moderators:

- **Jakob Thomä**, Managing Director, 2Degrees Investing initiative



Jakob Thomae is one of the leading global experts on sustainable finance and long-term risks. He co-founded the 2° Investing Initiative network in New York and Berlin and serves as Executive Director of 2° Investing Initiative Deutschland. Jakob led the development of the first methodology in the world to measure the alignment of financial portfolios with climate goals (PACTA), and co-designed the leading non-commercial retail investor platform on Europe (MyFairMoney). In 2020, Jakob launched the 1in1000 research programme designed to integrate complex and long-term risks into financial supervision and decision-making. Jakob is Special Research Fellow to the Japanese Financial Services Agency, and previously served as Academic Advisor to the Bank of England and EIOPA. He holds a PhD in Finance from the Conservatoire National des Arts et Metiers. Jakob is also Senior Fellow at the School of Oriental and African Studies, University of London, where he teaches a Green Finance course.

- **Fausto Parente**, Executive Director, EIOPA



Fausto Parente is the Executive Director of the European Insurance and Occupational Pensions Authority (EIOPA). In his role, he presides over the day-to-day management of EIOPA. Mr. Parente was elected by the Board of Supervisors of EIOPA on 28 January 2016 and reappointed for a second five-year term on 29 September 2020. Mr Parente has a distinguished career in supervisory regulations and policies at national and international level. Prior to his current role he was Head of the Supervisory Regulation and Policy Directorate at the Italian Insurance Supervisor, IVASS – Istituto di Vigilanza sulle Assicurazioni.

He was the Alternate Member in EIOPA Board of Supervisors and member of the Advisory Technical Committee of the European Systemic Risk Board (ESRB). In the context of the Italian Chairmanship in the EU Council (second half of 2014), Mr Parente chaired the Council's working group on Insurance Mediation Directive negotiations. In 2011-2016 he chaired the Insurance Group Supervision Committee of EIOPA and in 2015-2016 - the Joint ESAs Committee on Financial

Conglomerates. For several years he was an alternate member in the Technical and Financial Stability Committees of the International Association of Insurance Supervisors (IAIS).

Mr Parente has a degree in Economics from the University Federico II, Naples, and he is licensed to practice as a certified accountant and financial analyst. He has attended many post-graduate courses in the fields of management, European Community law, economy and finance of insurance undertakings. He is author of a series of publications on insurance supervision.

- **Natasha Cazenave**, Executive Director, ESMA



Natasha Cazenave has been Executive Director of ESMA since 1 June 2021.

Before taking up her current role she was Managing Director, Head of the Policy and International Affairs Directorate at the French Autorité des Marchés Financiers (AMF), where she worked for over 10 years in various roles.

During that period, at the international level, she was elected twice chair of IOSCO's Policy Committee on investment management in 2012 and 2014. In February 2015, she was appointed co-Chair of the Financial Stability Board's experts group on shadow banking.

Natasha Cazenave began her career at Ernst & Young Corporate Finance as part of the Valuation & Business Modelling team. She spent eight years working at Deminor, a consultancy firm specialised in the defence of minority shareholders rights, where she was in charge of collective actions for investors who suffered losses as a result of securities violations, and the promotion of best practices in the field of corporate governance. She holds a Master's degree from the Paris Dauphine University in Banking, Finance and Insurance.

- **Francois-Louis Michaud**, Executive Director, EBA



François-Louis Michaud is the Executive Director of the European Banking Authority since 1 September 2020. He is in charge of the management and work programme of the Authority, and prepares the work of the Management Board. Since March 2014, he had been a Deputy Director General at the European Central Bank, with responsibilities in the Single Supervisory Mechanism (SSM) first for horizontal and specialised topics, then for the supervision of the largest European banks. Previously, whilst a Deputy Director at France's Autorité de Contrôle Prudentiel et de Résolution, he had been closely involved in the preparations for the SSM since 2012. At the Bank for International Settlements before (2005-09), he worked on the global financial system's vulnerabilities and served as the Secretary to the Markets Committee, a forum for central banks' market operations officials. He started his career at Banque de France in 1996, where he held various roles in banking supervision, policy and financial stability, before being seconded to the Federal Reserve Bank of New York (2004-05). He graduated in Economics, Finance, and Philosophy.

Panellists:

- **Tatyana Panova**, Head of Unit, Capital Market Union unit, European Commission (DG FISMA)



Tatyana Panova is the Head of the Capital Markets Union Unit in DG FISMA. Prior to this, Tatyana headed another unit in DG FISMA and served in the private office of Vice-President Valdis Dombrovskis where she was responsible for Capital Markets Union, securities markets, asset management, insurance, free movement of capital and competition. Before joining the Cabinet, Tatyana was a Deputy Head of the Securities Unit in DG FISMA. In her previous jobs, Tatyana coordinated the preparation of ECOFIN, COREPER II and Economic and Financial Committee in DG MARKT and managed aviation anti-trust cases in DG COMP. Tatyana is a trained economist with specialisation in financial services.

- **Jean-Paul Servais**, Chairman of the Belgian Financial Services and Markets Authority (FSMA) and vice chair of the IOSCO Board



Jean-Paul Servais is the Chairman of the Belgian Financial Services and Markets Authority (FSMA). He is also Vice chairman of IOSCO, Chairman of the IFRS Foundation Monitoring Board of IOSCO, Co-Chair of the Monitoring Group, Chair of the IOSCO SPACS Network and a board member of several international supervisory bodies for the financial sector: IOSCO, ESMA, ESRB and EIOPA. He teaches at ULB where he is also the deputy director of its special Master in Tax Law and Professor of LL.M. « International Business Law ». Author or co-author of numerous contribution in particular in areas of relevance to the FSMA's activities and the academic and scientific activities undertaken at the ULB.

- **Aleksandra Mączyńska**, Executive Director, Better Finance



Aleksandra Mączyńska is the Executive Director, responsible for research and advocacy work of BETTER FINANCE - the European Federation of Investors and Financial Services Users. She is a member of the European Commission's Financial Services User Group (FSUG) advising DG Fisma and the JUST in the preparation of legislation and policy initiatives which affect the users of financial services. Aleksandra is also part of the EC Consumer Policy Advisory Group as well as a vice-chair of EIOPA's Occupational Pensions Stakeholder Group (OPSG). Previously she worked for the Polish consumer and competition watchdog and was an expert on various EU Council Working Parties such as the WP on Financial Services and the WP on Competitiveness and Growth.

- **Tanguy van de Werve**, Director General, the European Fund and Asset Management Association (EFAMA)



Tanguy van de Werve became the head of EFAMA in 2018, where he leads in the formulation of industry positions on policy developments and engages with EU and international authorities.

He is a member of ESMA's Securities and Markets Stakeholder Group, chairs FinDatEx's Steering Group and teaches 'Business interest representation in the EU' at the College of Europe in Bruges. Tanguy is also a member of the IIFA Board and sits on the Administrative Committee of the European Parliamentary Financial Services Forum.

He was Head of the Brussels office of AFME (European investment banking industry - 2015-2018), Director General of

Leaseurope and Eurofinas (European leasing and consumer credit industries – 2006-2015), and Head of Banking Supervision and Capital Markets at the EBF (2001-2006).

He holds a degree in law from the University of Louvain-la-Neuve (BE), a diploma in Political Sciences & International Relations and a certificate of specialised studies (DES) in Financial Risks Management.

- **Martin Schmalzried**, Senior Policy and Advocacy Manager, COFACE-Families Europe and member of the EBA Banking Stakeholder Group, EIOPA Insurance Stakeholder group



Martin Schmalzried holds a Master's Degree from the ULB (Brussels) in Political Science. He has been working at COFACE-Families Europe as a Senior Policy and Advocacy Manager for 12 years. He has been responsible for the portfolio of financial services since January 2009. He was a Member of the Financial Services Users Group (FSUG) from 2013 to 2020, and is a Member of the EBA Banking Stakeholder Group since 2016, and the EIOPA IRSG since 2020. His areas of expertise are financial inclusion, creditworthiness, big data in financial services, fintechs, blockchain and virtual currencies.

- **Fiona Van Echelpoel**, Deputy Director General, Directorate General Market Infrastructure and Payments, European Central Bank



Fiona van Echelpoel is Deputy Director General in the Directorate General Market Infrastructure and Payments (DG-MIP) of the ECB since January 2018. She has a broad background in central banking, having worked in a number of functions in the market infrastructure and market operations areas of the ECB since its establishment in 1998 and previously for its forerunner the European Monetary Institute (EMI); prior to that she worked at the Central Bank of Ireland. She represents the ECB in various European and international fora and chairs the ESCB CCP Working Group, co-chairs the TARGET2-Securities Cooperative Arrangement and the European Forum on the Security of Retail Payments (SecuRePay) as well as being chair of the ECB's Internal Crypto Assets Task Force. She holds a degree in Economics and Politics from University College Dublin.

- **Wim Mijs**, CEO, European Banking Federation



Wim Mijs (1964) was appointed CEO of the European Banking Federation in 2014. Between 2007 and 2014 Wim served as CEO of the Dutch banking association NVB. During this tenure he transformed the NVB into a modern industry association, positioning it as the key representative of the banking sector in the wake of the financial crisis.

Wim studied law at the University of Leiden, specialising in European and International law. After his studies he worked at the International Court of Arbitration at the Peace Palace in The Hague. In 1993 he joined ABN AMRO in Amsterdam before moving to Brussels to head up the bank's EU liaison office. Wim moved back to The Hague in 2002 to head the Government Affairs for ABN AMRO.

Wim is a member of the BBVA Advisory Board of the Center for Financial Education and Capability, Member of the Advisory board of Leiden Law School and the Chair of the EPFSF.

Between 2011 and 2018, Wim held various institutional roles as the Chair of the International Banking Federation, Chair of the Executive Committee of the EBF, and the Chairman of the Board of Euribor - European Money Market Institute.

- **Maria Lucia Leitão**, Head of Banking Conduct Supervision Department, Banco de Portugal



Mrs. Maria Lúcia Leitão is the Head of Banking Conduct Supervision Department at the Central Bank of Portugal since its inception (in 2011).

She is also the Chair of the Steering Committee of the Portuguese National Strategy for Financial Education lead by the three financial supervisory authorities since it was launched in 2011.

At the international level, Lúcia Leitão is Chair of FinCoNet, the International Financial Consumer Protection Organization, and member of the Advisory Board of OECD/INFE (International Network on Financial Education). At the European level, she is a member of the Standing Committee on Consumer Protection and Financial Innovation of the EBA. She also takes part in the G20/OECD Task Force on Financial Consumer Protection.

- **Anne-Sophie Parent**, Former Secretary General, AGE Platform Europe



From Sept. 2002 to June 2020 Ms. Parent was Secretary General of AGE Platform Europe (AGE), a self-advocacy network of some 100 organisations representing some 40 million seniors across Europe in 27 EU Member States, Norway and Switzerland.

Ms. Parent continues to support AGE in their strive for equality in old age, in particular in the field of financial services. From 2011 to 2021, she promoted older consumers' interests in the Financial Services Users' Group (FSUG), an expert group set up by DG FISMA and DG JUST which she chaired from 2018-2021. Ms Parent has also been a member of the Euro Retail Payment Board (ERPB) on behalf of AGE since the ERPB was established by the European Central Bank in 2013, and has co-chaired the Working Group on access to and acceptance of cash which delivered its report to the ERPB in November 2021.

- **Michaela Koller**, Director general, Insurance Europe



Michaela Koller is director general of Insurance Europe, the European insurance and reinsurance federation. She is currently also secretary general of the Global Federation of Insurance Associations (GFIA).

Michaela has worked in Brussels for the last 29 years. Prior to joining Insurance Europe in February 2007, she was holding management positions in different banking trade bodies.

Michaela has served as a member of various consumer/industry groups and advisory groups established by the European Commission. She has also been a member of both stakeholder groups of the European Insurance and Occupational Pensions Authority (EIOPA): the Insurance and Reinsurance stakeholder group (IRSG) and the Occupational Pension stakeholder group (OPSG). She currently chairs EIOPA's IRSG. Michaela testifies regularly at hearings organised by EU institutions.

She is a German national and holds a law degree from Augsburg University.

- **Peter Simon**, Managing director of the World Savings and Retail Banking Institute and the European Savings and Retail Banking Group (WSBI-ESBG)



Peter Simon, born in Mannheim, graduated in 1995 in law from the Ruprecht-Karls-University in Heidelberg. Following his studies, he worked as lawyer, as personal and legal adviser to the First Mayor and head of the European Affairs Office for the city of Mannheim. 2007 he became head of the Economic Development department of the Metropolitan Region Rhine-Neckar GmbH. He held this position until his election in the European Parliament in 2009. After his second term as MEP, he moved in 2020 as Plenipotentiary to the DSGVO. Since January 2021 he is Managing Director of WSBI-ESBG.

- **Magda Bianco**, Head of the Consumer Protection and Financial Education Department, Bank of Italy



Magda Bianco is Head of the Bank of Italy Consumer Protection and Financial Education Department, responsible for banking conduct supervision, complaints management, the banking ombudsman, financial education programs. She worked in the Research Department, in the Law and Economics Unit, and headed the Consumer Protection and Anti-Money Laundering Directorate.

She served as economic advisor to the Italian Minister of Justice and is consultant for economic and financial matters for the President of the Republic.

She is a member of the Financial Consumer Protection Network (FinCoNet), the OECD/INFE, the Italian Committee for financial education and Co-Chair for the G20-GPFI.

- **Pasquale Munafò**, Senior officer at General Manager's Office, Consob and Chair of the IOSCO C8 on Retail Investors & Co-Chair of the IOSCO C8 WG on Sustainable Finance and Investor Education



Pasquale Munafò has over 20 years of experience in financial matters – acquired both at national and international levels and in different contexts – and currently works at the International Relations Office at Consob, the Italian securities and markets authority.

He is the current Chair of the IOSCO Committee 8 (C8) on Retail Investors and the Co-Chair of the C8 Working Group on Sustainable Finance & Investor Education; also, he is a member of the ESAs Joint Committee Sub-Committee on Consumer Protection and Financial Innovation (JCSCCPFI) Sub-Group on Financial Education; among the others, has been a member of the OECD/INFE Technical Committee; of the ESMA Financial Innovation Standing Committee (FISC)'s Task Forces on (i) Initial Coin Offerings and Virtual Currencies and (ii) Distributed Ledger Technology.

Moreover, he taught a course focused on regulatory compliance and investor protection at the University of Insubria – Varese (IT). He also holds a master's degree in Economics and Finance from the University of Warwick in the UK.

- **Thierry Philipponnat**, Head of Research and Advocacy, Finance Watch



Thierry Philipponnat is the Chief Economist of Finance Watch, member of the Board of the French Financial Markets Authority (AMF) and member of the Sanctions Committee of the French Banks and Insurance Companies Supervisor (ACPR).

He chairs the AMF's Climate and Sustainable Finance Commission as well as its Market consultative Commission. He is a member of ACPR's Climate and Sustainable Finance Commission and of its Scientific Committee. He is also a member of the European Commission's Platform on sustainable finance.

Thierry held the roles of Chairman of the French Sustainable Investment Forum (FIR) and Board member of the European Sustainable Investment Forum (EUROSIF) in recent years.

- **Lorraine Cooke**, Managing Director (Tax & Financial Advisor), Jigsaw Financial Solutions and Member of Brokers' Ireland Financial Broker Committee



Jigsaw Financial Solutions Ltd was set up in August 2011 by Lorraine Cooke. Jigsaw Financial Solutions provides specialist advice on protection products, pensions, savings, investments, mortgages, personal & business taxes.

Lorraine's focus is the needs of the individual by researching, reviewing the products and services of the providers to identify the right products to fit those needs. Lorraine is a Qualified Financial Advisor (QFA), Qualified Retirement Planning Advisor (RPA), Pension Trustee Practitioner (PTP), Fellow of the Life Insurance Association, (LIA), holder of the LIA's Mortgage & General Insurance Diploma and a Tax Technician (TMITI) with the Irish Tax Institute.

- **Lidia del Pozo**, Director of Community Investment Programs and responsible of the Global Financial Education Program, BBVA



Lidia del Pozo is Director of Community Investment Programs at BBVA, where she is responsible for the design and implementation of the group's Community investment plan that includes, among others, financial education, entrepreneurship and educational programs. She also oversees the implementation of the volunteering and grant management policies.

From 2000 to 2006, Lidia was the Executive Director at The Spain – US Chamber of Commerce a private non-profit membership organization, based in New York and dedicated to fostering trade and investment between Spain and the United States.

Previously she worked in project management in several organizations such as the European Institute of Public Administration, in Maastricht, the Netherlands.

Lidia has a Law Degree from the University of Deusto (Spain) where she also received a postgraduate Degree on European Studies. Additionally she obtained a Master on European and International Comparative Law (LLM) at the University of Maastricht (The Netherlands). She recently completed a CPD certification on Sustainable Finance at the University of Cambridge.