

# STEERING A NEW PATH

Supporting consumers  
to meet today's and  
tomorrow's challenges



Registration now open

# Joint ESAs Consumer Protection Day

Frankfurt am Main

Hybrid conference  
(in-person and streaming)



## Draft programme

### 09.30 – 09.40 **Welcome speech**

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

### 09.50 – 09.55 **Keynote speech**

Mairead McGuinness, European Commissioner for Financial services, financial stability and Capital Markets Union

### 09.55 – 11.15 **SESSION 1. Are EU policymakers going down the right path on the sustainable finance policy agenda?**

Panelists will discuss how to prevent greenwashing, consumers' comprehensibility and usability of sustainability disclosures and labeling, as well as the role of the IDD/ MiFID II suitability assessments rules in ensuring investors are advised appropriately with regard to the sustainability characteristics of financial products.

#### Confirmed panelists:

- Peter Branner, Chief Investment Officer and Member of the Board, APG AM
- Aleksandra Mączyńska, Executive Director, Better Finance

### 11.15 – 11.30 **Keynote speech**

*Speaker to be confirmed*

11.30 – 12.45 **SESSION 2. How to facilitate access to finance for consumers in an inclusive way in the current environment?**

Higher food, energy and record petrol prices push up inflation and increase the cost of living, leading people to cancel insurance. Certain categories of consumers including vulnerable groups could encounter difficulties to access financial services. Furthermore, the trend towards increasingly data-driven business models can be compromised if adequate governance measures are not put in place to deal with biases in datasets used in order to avoid discriminatory outcomes. Greater financial inclusion can contribute to greater social mobility, a more effective welfare system and greater national resilience from economic shocks. New products and services reportedly enable access to more affordable products for some consumers.

Confirmed panelists:

- Dr Liz McFall, Director of Data Civics and Chancellor's Fellow based in the Edinburgh Futures Institute and Sociology, University of Edinburgh
- Olivier Jerusalmy, Managing Director, Financial Inclusion Europe

12.45 – 14.00 **Lunch break**

14.00 – 14.15 **Keynote speech**

*Speaker to be confirmed*

14.15 – 15.40 **SESSION 3. What are the opportunities and challenges related to the access and sharing of data in financial services?**

The panel will explore lessons learnt from open payments in the banking sector and discuss its extension into the insurance and investments sectors, focusing on anticipated opportunities for consumers, industry and authorities as well as potential challenges with data protection and security of data transmissions.

Confirmed panelists:

- Agustin Reyna, Head of Legal and Economic Affairs at The European Consumer Organisation, BEUC
- Hetal Popat, Open Banking Director, HSBC
- Magda Bianco, Head of Department, Consumer Protection and Financial Education, Banca di Italia
- Rym Ayadi, Professor at CASS Business School

15.45 – 16.00 **Highlights and concluding remarks**