

Increasing financial capability From consumers point of view

Rob Goedhart

Policy Officer

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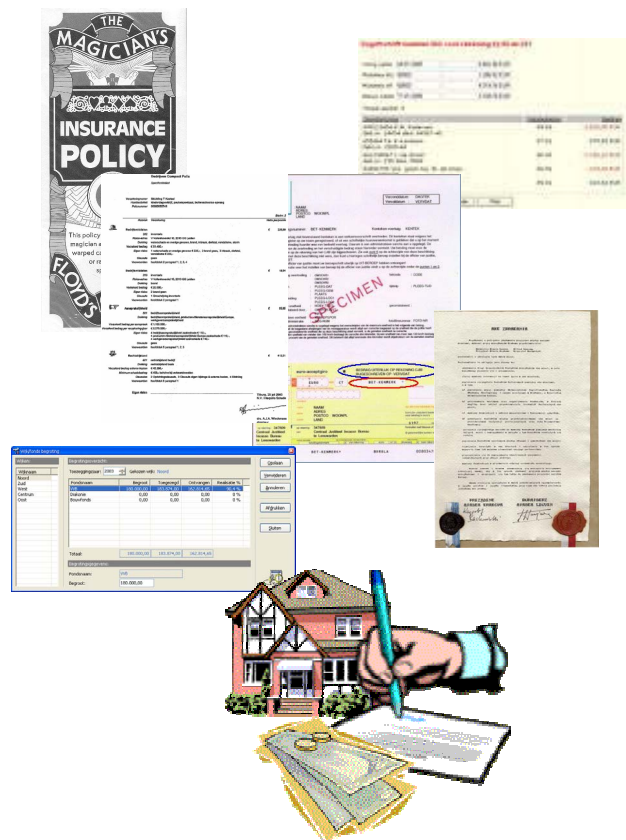
Dan weet je het.

Consumers Intrest



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Consumers Intrest



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Consumers wishes

- Don't like to have a 'financial product'
- Like to have something / do something
 - with financial consequences
- Change needed in view on financial services

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View on financial services / products

- Industry
 - Insurances (life / general)
 - Savings accounts
 - Investment accounts
 - Loans (mortgages)
 - Pensions
- Politics
 - F.E. EU: Different directives
 - Consumer credit
 - Mortgage
 - Investment advice
 - Insurance advice

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From the view of the consumer

- Example: Mortgage



GET A LOAN

INTREST

PAY BACK

AVOID RISKS

TAXES

DIRECTLY

BY INVESTMENTS

BY SAVINGS

BY LIFE-INSURANCE

DEATH

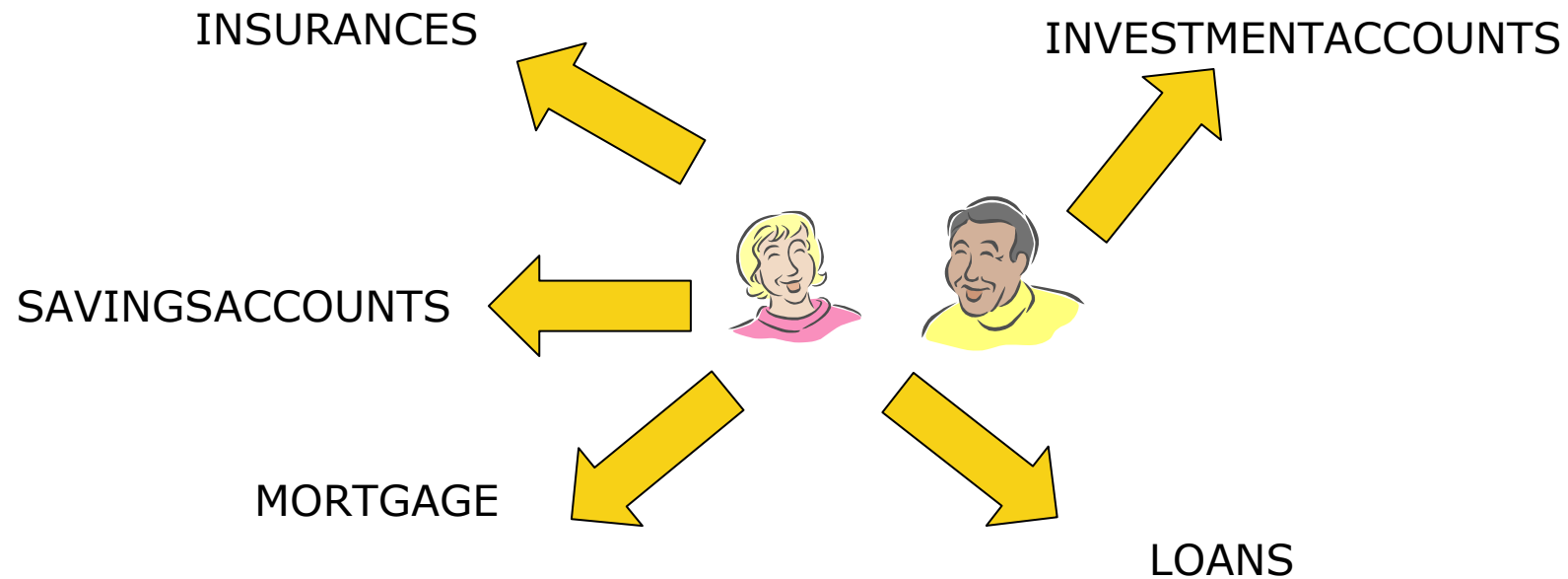
MEDICAL INCAPIBILITY

HOUSE

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From the view of the consumer

- Already on several places



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Change in view on financial services

- **Financial Industry**
 - Financial coaches with overview
 - From return on investment on products to return on investment on clients
- **Politics**
 - Rules for combinations of financial services

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Change in view on financial services

- Education?
 - Yes, but realise that we can make the consumer not a professional
 - Basic ideas: risks with f.e.
 - loans
 - investments
 - pension
- Centiq
 - Good initiative
 - Dilemma:
 - Consumentenbond = member-association
 - Can we act for all consumers or only for members?



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Appeal to industry and politics

- Industry
 - Not selling a product but render a service
- Politics
 - Support the consumer
 - Basic education
 - Make it –also financially- possible to let the consumers hear their voices!

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- Thank you

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