

## PROGRAMME

# HEARING ON RESPONSIBLE LENDING AND BORROWING



**3 SEPTEMBER 2009**

**Charlemagne Building  
Room Alcide de Gasperi, Rue de la Loi 170  
BE-1000 Brussels, Belgium**



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Room Alcide de Gasperi, Rue de la Loi 170, BE-1000 Brussels, Belgium

## 9.30 – 9.45 Welcome Address

Charlie McCreevy, Internal Market and Services Commissioner

## 9.45 – 10.05 Introductory Remarks

Sharon Bowles MEP, Chairperson, Economic and Monetary Affairs Committee, European Parliament

## 10.05 – 11.30 Panel 1: Helping consumers choose appropriate products

*This panel will focus on the consumer. It will consider the type of information lenders and intermediaries provide to them (information on the product being sold, information on intermediary/lender relationships), and when and how advice should be provided (including whether there should be standards for advice).*

Moderator: Jacqueline Minor, Director, DG Health and Consumers

- Alain Gourio, Head of Group Legal Coordination, BNP Paribas
- Marta Gellová, Secretary General, Association of Financial Intermediaries and Financial Advisors of the Czech Republic
- Mary O’Dea, Acting Chief Executive and Consumer Director, Irish Financial Services Regulatory Authority
- Mick McAteer, Director, Financial Inclusion Centre and member of FIN-USE

## 11.30 – 13.00 Panel 2: An appropriate framework for non-bank lenders and credit intermediaries

*This panel will discuss the current regulatory and supervisory arrangements for credit intermediaries and non-bank lenders. It will consider various approaches that could possibly be envisaged to address perceived potential shortcomings in the current framework.*

Moderator: Monique Goyens, Director-General, European Consumers’ Organisation (BEUC)

- Jan-Erik Nyberg, Project Leader, Swedish Consumers’ Association
- Theodor Kockelkoren, Member of the Board, Dutch Financial Market Authority
- Tony Ward, Chief Executive, Home Funding Limited
- Hervé Wignolle, President, Syndicat des Intermédiaires en Opérations de Banque (French Association of Credit Intermediaries)
- Piero Antonio Rumignani, Head of Business Development, UniCredit Household Financing

## 13.00 – 14.30 Lunch

## 14.40 – 15.00 View from the European Parliament

Malcolm Harbour MEP, Chairperson, Internal Market and Consumer Protection Committee

## 15.00 – 16.30 Panel 3: Assessing Suitability and Creditworthiness

*This panel will discuss how best to assess the suitability of credit provision and consumer creditworthiness. The discussions will include the access and use of credit data/credit scoring, criteria for assessment such as loan-to-value and loan-to-income ratios, and whether there is such a thing as an inherently unsuitable credit product. It will also consider what the borrower can do to contribute to responsible borrowing and how to ensure responsible behaviour post-contract signature.*

Moderator: Elemér Terták, Director, DG Internal Market and Services

- Manfred Westphal, Head of Financial Services Department, Federation of German Consumer Organisations (vzbv)
- Edward Harley, Retail Policy, UK Financial Services Authority
- Joseph Delhaye, Vice President and Head of the Legal Department, Banque et Caisse d’Epargne de l’Etat (BCEE), Luxembourg
- Didier Muraille, Member of the Expert Group on Credit Histories, Banque Nationale de Belgique
- Jan Molenaar, Executive Vice President and Head of Domestic Lending, Rabobank Nederland

## 16.30 – 16.45 Speech

Meglana Kuneva, Commissioner for Consumer Affairs

## 16.45 – 17.00 Closing Statement

Jörgen Holmquist, Director General, DG Internal Market and Services

Simultaneous translation will be available from and to English, French, German, Italian and Spanish.