



INSTITUT BANCAIRE ET FINANCIER INTERNATIONAL
INTERNATIONAL BANKING AND FINANCE INSTITUTE

SEMINAR

CONSUMER PROTECTION, FINANCIAL INCLUSION AND EDUCATION

PARIS, 26- 30 MARCH 2018

CONFERENCE AREA, ROOM N°2
Banque de France, 31, rue croix-des-petits-champs
75001, PARIS

PROGRAM



MONDAY 26 MARCH 2018

- 8.45 a.m. Meeting at Banque de France Headquarters, 31, rue croix-des-petits-champs, 75001 PARIS, Conference area, room 2, with Hedi JEDDI
- 9.00 a.m. Opening of the seminar, presentation of the participants and results of the questionnaire
- Hedi JEDDI**
International Banking and Finance Institute
Banque de France

FINANCIAL EDUCATION & INCLUSION

- 10.00 a.m. **Financial inclusion in France**
- Régine MONFRONT**
Directorate General Statistics
Banque de France
- 11.00 a.m. *Coffee break*
- 11.30 a.m. **Consumer protection, financial education and inclusion: participating countries experiences**
- Mexico, Brazil**
- 12.30 p.m. *Lunch*
- 2.00 p.m. **Microcredit in France**
- 21 mars Béatrice RAOULT-TEXIER**
Directorate General Services to the Economy and Branch Network Activities
Banque de France
- 2.45 p.m. **The right to basic banking services ; consumer information by Banque de France**
- Loïc DAGUZAN**
Consumer Affairs Directorate
- 3.30 p.m. *Coffee break*
- 4.00 p.m. **Overindebtedness procedure with the new legal provisions and the key figures of typology**
- Christine CHARRIER**
Infobanque and Overindebtedness Unit, Consumer Affairs
- 4.45 p.m. **Consumer protection, financial education and inclusion: participating countries experiences**
- Hong Kong**
- 5.15 p.m. *End of session*

8.45 a.m. Meeting at Banque de France Headquarters, 31, rue croix-des-petits-champs, 75001 PARIS, Conference area, room 2, with Hedi JEDDI

FINANCIAL EDUCATION & INCLUSION

9.00 a.m. **The G20/OECD High Level Principles on Financial Consumer Protection and the work of the G20/OECD Task Force on Financial Consumer Protection**

Miles LARBEY

Head of Unit, Financial Consumer Protection
OECD

10.00 a.m. **The Banque de France action for financial education**

Astrid DELACOUR

Deputy Director of the Consumer Affairs Directorate

10.45 a.m. *Coffee break*

11.15 a.m. **Participating countries experiences**

Croatia, Ukraine, Guinea

1.00 p.m. *Lunch*

2.30 p.m. **Financial inclusion in the countries of the African Franc Zone**

Samuel DIOP

Zone France Unit
Directorate General Economics and International Relations

3.15 p.m. **Financial education: participating countries experiences**

Liberia, Macedonia

4.15 p.m. *Coffee break*

4.45 p.m. **Participating countries experiences**

Uganda, India

5.45 p.m. *End of session*

6.00 p.m. *Departure by coach and city tour*

7.00 p.m. *Dinner*

9.30 p.m. *Return by coach to the Banque de France*

Meeting at Banque de France Headquarters, 31, rue croix-des-petits-champs,
75001 PARIS, Conference area, room 2, with Hedi JEDDI

CONSUMER PROTECTION

<u>Cancelled</u>	Legal framework for protecting the consumer of banking and financial services	
9.45 a.m.	Participating countries experiences	Bulgaria, Lebanon
10.45 a.m.	<i>Coffee break</i>	
11.00 a.m.	Participating countries experiences	Filipina, Spain, Indonesia
12.00 a.m.	Round table	
12.30 p.m.	<i>Lunch</i>	
2.00 p.m.	The role of the French Prudential and Resolution Authority regarding Consumer Protection	Mark BEGUERY Deputy Director of the Supervision of Business Practices Directorate Prudential Supervision and Resolution Authority
2.15 p.m.	The crowd funding framework in France	Anne DE TRICORNOT-AUBOUIN
2.45 p.m.	Intelligence gathering on commercial practices based on data collected from the public	Caroline DE HUBSCH-GOLDBERG, Ronan LORIOT
3.30 p.m.	<i>Coffee break</i>	
4.00 p.m.	Four issues regarding Consumers Protection in banking and insurance sectors	
	Dormant assets	Alexandre LAGARNAUDIE, Kévin GUIBERT
	Self-placement of securities by banks and insurance companies to their clients	Patrig HERBERT
	Vulnerable clients: concept, risks and framework	Jade AL YAHYA
	Interest conflicts prevention and compensation: issues and framework	Jean-Philippe BARJON
5.30 p.m.	<i>End of session</i>	

THURSDAY 29 MARCH 2018

8.45 a.m Meeting at Banque de France Headquarters, 31, rue croix-des-petits-champs,
75001 PARIS, Conference area, room 2, with Hedi JEDDI

ALTERNATIVE DISPUTE RESOLUTION - ADR

- 9.00 a.m **The mediation of the Financial Markets Authority (AMF) within the framework for financial consumer protection**
- Marielle COHEN-BRANCHE**
Mediator
Financial Markets Authority
- 9.45 a.m. **The mediation of the French Banking Federation**
- Paul LORIDANT**
Mediator
French Banking Federation
- 10.30 a.m. *Coffee break and Group Photo*
- 11.00 a.m **The Ombudsman in financial matters in Belgium**
- Françoise SWEERTS**
Ombudsman
Ombudsfm, Belgium
- 11.45 a.m. **Overview of ADR related issues in Europe**
- Elise POILLOT**
Professor of Civil Law
Master in European Private Law
University of Luxembourg
- 12.30 p.m **Round table on alternative dispute resolution**
- 1.15 p.m. *Lunch*
- 2.30 p.m **Organisation of the mediation of the Financial Markets Authority (AMF)**
- François DENIS DU PEAGE, Virginie LAVOLE**
Financial Markets Authority
- 3.15 p.m. **The ADR framework in Ukraine**
- Tetyana BURAK**
The National Bank of Ukraine
- 4.00 p.m *Break*
- 4.30 p.m. **Credit mediation system for businesses**
- Raymond DE PASTOR**
Delegate Mediator
- 5.30 p.m. *End of session*

FRIDAY 30 MARCH 2018

8.45 a.m Meeting at Banque de France Headquarters, 31, rue croix-des-petits-champs,
75001 PARIS, Conference area, room 2, with Hedi JEDDI

9.00 a.m. **Legal framework for payment services and consumer protection when using
electronic payments**

Bernard DARRIUS
Cashless Means of Payment Oversight Division
Banque de France

10.00 a.m **General interest registers managed by Banque de France**

Corinne MILLOT-DUMAZERT
Consumer Affairs Directorate

11.00 a.m *Coffee break*

11.15 p.m **Citéco**

Philippe GINESTE
Director of Citéco

12.00 p.m *Buffet Lunch*