



INSTITUT BANCAIRE ET FINANCIER INTERNATIONAL  
INTERNATIONAL BANKING AND FINANCE INSTITUTE

## SEMINAR

### CONSUMER PROTECTION, FINANCIAL INCLUSION AND EDUCATION

PARIS, 3 - 7 FEBRUARY 2020

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

## PROGRAM



MONDAY 3 FEBRUARY 2020

- 8.45 a.m. Meeting at Banque de France Headquarters, 31, rue croix-des-petits-champs, 75001 PARIS, Conference area, room 2.
- 9.00 a.m. Opening of the seminar, presentation of the participants  
**Hedi Jeddi**  
Banque de France
- 9.30 a.m. **The OECD works on Consumer Protection, Financial Education and Inclusion**  
**Miles Larbey**  
Head of Unit, Financial Consumer Protection  
OECD
- 11.00 a.m. *Coffee break*
- 11.30 a.m. **Presentation of the 2020 Benchmark**  
**Hedi Jeddi**
- 12.00 p.m. *Lunch*
- 2.00 p.m. **Presentation of the activities of the Consumer Affairs Directorate and of the Observatory on Banking Inclusion**  
**Stéphane Tourte**  
Director of the Consumer Affairs Directorate  
Banque de France
- 3.00 p.m. **Micro-credit in France**  
**Pierre Viseux**  
Banque de France
- 4.00 p.m. *Coffee break and group photo*
- 4.15 p.m. **Financial Inclusion Strategies**  
**Marine Lagarde** – Agence France Développement
- 5.30 p.m.
- 7.00 p.m. *Dinner*
- 9.30 p.m.

- 8.45 a.m. Meeting at Banque de France Headquarters, 31, rue croix-des-petits-champs, 75001 PARIS, Conference area, room 2.
- 9.00 a.m. **The right to basic banking services and consumer information by Banque de France**  
**Benoît Ehret, Marc Bagnoli**  
Consumers Affairs Directorate  
Banque de France
- 11.00 a.m. *Coffee break*
- 11.30 a.m. **Sri Lanka experience on financial inclusion**  
**Keerthi Dunuthilaka** – Central Bank of Sri Lanka
- 12.15 a.m. **Central Bank of Jordan’s activities on Financial Awareness and Literacy**  
**Fatima Radwan** – Central Bank of Jordan
- 13.00 a.m. *Lunch*
- 2.30 p.m. **Consumer Protection for Digital Financial Services**  
**Matthew SOURSOURIAN**  
Consultative Group to Assist the Poor - World Bank Group
- 4.00 p.m. **Central Bank of Brazil and its experience on evaluation of financial education and inclusion policies**  
**Erika Akemi Soki** - Central Bank of Brazil
- 4.45 p.m. *Coffee break*
- 5.00 p.m. **Experience of Malaysia on Financial Inclusion and Consumer Protection**  
**Hasjun Hashim** - Bank Negara Malaysia
- 5.45 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 .
- 9.00 a.m. **Financial education and the Banque de France**  
**Mark Beguery**  
Director of the Financial Education Directorate  
Banque de France
- 10.30 a.m. *Coffee break*
- 11.00 a.m. **The network of the Francophone Central Banks on Financial Education**  
**Anselme Imbert**  
Banque de France
- 12.00 p.m. Lunch
- 2.30 p.m. **Visit of Citéco (“City of Economics and Money”)**  
**Philippe Gineste**  
Director of Citéco
- 5.00 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 .
- 9.00 a.m **Legal framework for protecting the consumer of banking and financial services**  
**Natacha Askew**  
Banque de France
- 10.30 a.m. *Coffee break*
- 10.45 a.m **The role of the French Prudential and Resolution Authority – ACPR - regarding Consumer Protection**  
**Julien Moulouquet**  
Prudential Supervision and Resolution Authority
- 12.00 a.m. *Lunch*
- 1.30 p.m **The mediation of the Financial Markets Authority (AMF) within the framework for financial consumer protection**  
**Marielle Cohen-Branche**  
Mediator  
Financial Markets Authority
- 2.45 p.m. *Coffee Break*
- 3.00 p.m **Conference on handling over indebtedness in France with M. François Villeroy de Galhau, Governor of the Banque de France and Ms Christine Lagarde, President of the European Central Bank**
- 5.00 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.
- 9.00 a.m. **Presentations on handling complaints and disputes resolution**  
**Almudena Garcia - Banco de Espana**
- 9.45 a.m. **The Bangladesh Bank and Consumers' Protection**  
**Md. Shafiqul Islam, Md. Mostakur Rahman - Bangladesh Bank**
- 10.30 a.m *Coffee break*
- 11.00 a.m. **Framework for responsible digital credit**  
**Ghiyaz Muhamad**  
Association for Financial Inclusion
- 12.30 p.m. **Conclusion and assessment of the seminar**
- 1.00 p.m. *Buffet Lunch (conference area)*