

13th Joint ESAs

CONSUMER PROTECTION DAY

Ensuring fair access, better outcomes for consumers and responsible innovation
in a changing financial landscape

PROGRAMME

4 NOVEMBER 2026 | ROME, ITALY

08:30 – 09:00	WELCOME COFFEE	
09:00 – 09:10	WELCOME SPEECH	François-Louis Michaud Chair, EBA
09:10 – 09:20	WELCOME SPEECH	Sergio Nicoletti Altimari Vice-Director General, Banca d'Italia
09:20 – 09:40	KEYNOTE SPEECH	Maria Luís Albuquerque Commissioner for Financial Services and the Savings and Investments Union
09:40 – 10:40	PANEL 1 Ensuring safe and fair access to financial services: which challenges ahead? <i>Access to financial services is a prerequisite for individuals to participate fully in economic and social life. However, ever more often consumers face barriers to such access despite legal measures that have been put in place in EU Laws. The question therefore arises what, if anything, the three ESAs can do within their powers to address this situation. The panellists will address these issues and explore suggestions to achieve better outcomes for consumers in EU.</i> • Isabelle Buscke, Secretary General, Finance Watch • Nina Schindler, CEO, European Association of Cooperative Banks • Pedro Duarte Neves, Former Vice-Governor, Banco de Portugal Moderator: Jonathan Overett Somnier Acting Executive Director, EBA	
10:40 – 11:00	COFFEE BREAK	
11:00 – 11:10	KEYNOTE SPEECH	ESMA Chair

11:10 – 12:10

PANEL 2**Product design and consumer remedies:
Delivering effective post-sale redress**

Product governance does not end at product approval; it also requires credible remediation when consumer outcomes fall short. Drawing on practical supervisory experience, the panel will explore how remedial measures can serve as a proactive tool for supervisors and firms under product oversight and governance and value for money frameworks. It will also consider how a common understanding of effective remediation and cross-sectoral lessons can strengthen consumer protection and support better outcomes across the EU.

- **Liam Sloyan**, Financial Services and Pensions Ombudsman, Ireland
- **Pauline Leclerc-Glorieux**, Administrator, Chief Executive Officer, BNP Paribas Cardif
- **Agustin Reyna**, Director General, The European Consumer Organisation (BEUC)
- **Laura van Geest**, Chair of Executive Board, Dutch Authority for the Financial Markets (AFM)

Moderator:
Damian Jaworski
Executive Director, EIOPA

12:30 – 14:00

LUNCH BREAK

14:00 – 14:20

KEYNOTE SPEECH

Eero Heinäluoma
Member of the European Parliament

14:20 – 15:20

PANEL 3**Use of AI by consumers to obtain financial
advice: Implications for consumer protection**

As consumers increasingly turn to AI for financial guidance, how can they assess the quality of information and distinguish it from personal advice? This panel will explore the benefits and risks of AI tools across banking, insurance and investments. It will examine the safeguards that apply when regulated firms use AI, and the gaps when consumers rely on public tools outside the regulatory perimeter. Panellists will discuss the quality and reliability of outputs, transparency, accountability, redress and the role of supervisors in protecting consumers.

- **Magda Bianco**, Head of Consumer Protection and Financial Education Department, Banca d'Italia
- **Aleksandra Maczyńska**, Executive Director, Better Finance
- **Sergio Tringali**, Head of Government Affairs, Revolut
- **Mark Nugent**, Director & head of compliance at Future Plan Ireland and Member of the Steering Committee, BIPAR

Moderator:
Natasha Cazenave
Executive Director, ESMA

15:20 – 15:30

**HIGHLIGHTS AND
CONCLUDING REMARKS**

Petra Hielkema
Chair, EIOPA