

## Second ECRI Task Force Meeting

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### The Future of Household Retail Credit in the European Union

*Returning to the agenda for growth in 2014-19*

29 September 2014 – 10.30-17.00  
CEPS Conference Room

### **Approaches of the second meeting**

Three approaches will be adopted during the second meeting:

-Firstly, an overall approach will be followed by analysing some general topics such as the long-term developments of the consumer credit market and the philosophy to adopt regarding the integration process of household finance and consumer credit.

-Secondly, analyses will be conducted on the current and potential future EU regulations related to the financial products available on the consumer credit market, with a special emphasis on revolving loans.

-Finally, a focus will be made on consumer protection issues, the psychology of borrowing and the policy implications.

*All members of the Task Force are welcomed while not required to prepare short presentations on different topics and approaches.*



The Future of Household Retail Credit  
in the European Union  
*Returning to the agenda for growth in 2014-19*

AGENDA · 29 September 2014 · CEPS · Brussels

**10:30**      **Registration and coffee**

**11.00**      **Opening by the Chair Eric Delannoy**

**1. Overall approach**

**11.15**      **Potential developments of household finance**

- **Bruno Salmon**, Missioneo, former chairman of BNPParibas Personal Finance

**12.00**      **Integration, stability, consumer protection and growth**

- **Sylvain Bouyon**, CEPS, ECRI

**2. Regulation approach**

**12.30**      **Implementation of the Consumer Credit Directive**

- **Maria Lissowska**, European Commission, DG SANCO

**13.00**      **EU regulation of revolving credit**

- **Maria Chiara Malaguti**, Catholic University

**13.30**      **Lunch Break**

**3. Consumer protection approach**

**14.30**      **The psychology of borrowing: research and policy implications**

- **Prof. Rob Ranyard**, University of Leeds

**15.00**      **Consumer credit, consumer protection and family spending**

- **Martin Schmalzried**, Confederation of Family Organisations in the EU

**15.30**      **Outline for the report of the Task Force**

- **Karel Lannoo**, CEPS
- **Sylvain Bouyon**, CEPS

**16.30**      **End of meeting**