JOINT SEMINAR:
G20/OECD TASK FORCE ON FINANCIAL CONSUMER PROTECTION
FINCONET

DRAFT AGENDA
Creditworthiness assessments: exploring issues and challenges

17 March 2020
Paris, France

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# Joint Seminar (Open Session)

**Tuesday 17 March**

**Creditworthiness assessments: exploring issues and challenges**

**14.30 – 14.40 Welcome**
Chair, G20/OECD Task Force on Financial Consumer Protection  
Chair, International Financial Consumer Protection Organisation (FinCoNet)

<table>
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<tr>
<th>Presentation</th>
<th>Supervisor approaches to creditworthiness assessments</th>
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<td>14.40-15.00</td>
<td>FinCoNet is conducting a review of the supervisory approaches to creditworthiness assessments across a wide range of jurisdictions. Pedro Dias, Bank of Portugal and Chair of FinCoNet Standing Committee 2, will give an overview of the review, the objectives, key issues and work to date.</td>
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**Session 1**

**15.00-16.15 Use of automation in assessing creditworthiness: what are the latest technological innovations? What are the appropriate checks and balances?**
Automated processes are widespread in supporting credit worthiness assessments on a large scale. This session will look at the latest technological innovations, such as use of AI, and how they can enhance the credit worthiness assessment process and benefit firms and consumers. On the flipside, the session will also explore the risks and appropriate checks and balances to ensure an appropriate level of consumer protection.

Moderator and panellists: TBC

**16.15 – 16.45 Tea break**

**Session 2**

**16.45-18.00 Regulatory and supervisory experiences and challenges re creditworthiness assessments**
Creditworthiness assessments are a key part of many consumer credit regulatory and supervisory frameworks. This session will explore the requirements across diverse jurisdictions to creditworthiness assessments, the experiences of supervisors in monitoring and enforcing those requirements and how those requirements might change in future.

Moderator and panellists: TBC

**18.00 – 18.15 Closing Remarks**

You are cordially invited to join us for a cocktail reception for all participants