



**AGENDA FOR THE FINCONET ANNUAL
GENERAL MEETING 2022**

OPEN SESSION

21-22 November 2022

HYBRID MEETING

INTERNATIONAL FINANCIAL CONSUMER PROTECTION ORGANISATION

**CONVOCATION AND AGENDA FOR FINCONET ANNUAL GENERAL MEETING 2022
OPEN SESSION**

The Open session of the AGM of the International Financial Consumer Protection Organisation (FinCoNet) will be held as a hybrid meeting on 21-22 November 2022 starting at 13:00 (UTC/GMT).

Please register your attendance at the meeting via the link below by 15 September 2022:

[Registration form](#)

The venue of the FinCoNet AGM, for in-person attendance will be:

***Banco de Portugal, Money Museum Entrance,
Largo de São Julião, 1100-150 Lisbon, Portugal***

The FinCoNet International Seminar will held be at the same venue on 23 November 2022.

AGENDA OF THE FINCONET ANNUAL GENERAL MEETING 2022

OPEN SESSION

Please note that all times refer to local Lisbon time, UTC/GMT.

Day 1: 21 November 2022

12:00 – 13:00	Lunch	
13:00 – 13:15	Opening remarks	Maria Lucia Leitão, FinCoNet Chair
	Welcome address	Mr. Luís Máximo dos Santos, Vice Governor, Banco de Portugal
13:15 – 13:30	Update from Secretariat including on joint work FinCoNet / G20 Task Force / OECD/INFE and G20 update	Secretariat
13:30 – 14:00	FinCoNet Standing Committee 2: Exit strategies from payment holidays: supervisory approaches and challenges re the management of pre-arrears and arrears	Pedro Dias, SC2 Chair
14:00 – 14:30	FinCoNet Standing Committee 3: FinTechs, BigTech, and implications for traditional financial institutions and conduct supervisors	Magda Bianco, SC3 Chair
14:30 – 14:45	Break	
14:45 – 16:15	<p>FinCoNet Member Roundtable:</p> <p>Members are invited to provide updates on the latest trends, issues and challenges relating to market conduct supervision they are observing or dealing with. The Roundtable will be conducted as a tour-de-table format.</p> <p>Where possible, Members are invited to provide their updates in accordance with the high-level themes below:</p> <ul style="list-style-type: none"> • Latest opportunities and challenges arising from the digitalisation of financial services for market conduct supervisors • Developments regarding the use of oversight tools • Supervisory approaches relating to credit • Other 	
16:15	End of Open Session Day 1	

Day 2: 22 November 2022

09:15 – 10:15	FinCoNet Governing Council Meeting	Governing Council Members
10:30 – 10:40	Opening remarks	FinCoNet Vice Chair
10:40 – 11:00	Presentation of FinCoNet Programme of Work 2023/24	Secretariat
11:00 – 11:30	FinCoNet Standing Committee 4: Oversight challenges and evolution in approaches for conduct supervisors in the context of COVID-19, including use of SupTech oversight tools	Teresa Frick, SC4 Chair
11:30 – 12:00	FinCoNet Standing Committee 6: Sales Incentives in Mortgage Distribution – risks and consumer outcomes	Chris Green, SC6 Chair
12:00 – 13:00	Lunch break	
13:00 – 14:30	<p>The workshop allows a deep dive into a specific issue of interest to FinCoNet Members. It provides an opportunity for Members to discuss openly, share—in a candid setting—their experiences and challenges and learn about effective approaches, lessons learnt etc. Workshop topic:</p> <ul style="list-style-type: none"> In a rapidly changing economic environment, consumer credit trends suggest consumers are more frequently looking to new forms of credit or credit-like products such as <i>Buy Now, Pay Later</i> or wage advance payments (“earned wage access”) creating challenges for market conduct supervisors. This workshop will discuss the risks to consumers, the challenges facing supervisors and the supervisory tools used to monitor and respond to new forms of credit or credit-like products such as Buy Now, Pay Later. 	
14:30 - 15:00	FinCoNet Member Roundtable, cont.	
15:00 - 15:15	Closing remarks and next meeting <ul style="list-style-type: none"> Next meeting: 20-22 March 2023, OECD, Paris, France (Joint Meeting with the Task Force) 	FinCoNet Chair
15:15	End of Annual General Meeting FinCoNet International Seminar will take place on 23 November 2022 (see separate Agenda).	
Tour of the Banco de Portugal Money Museum – to be organised by Banco de Portugal		

Day 3: 23 November 2022

10:00 UTC/GMT

FinCoNet International Seminar: Market Conduct Supervision: reviewing the fundamentals and challenges ahead

Separate agenda.