



**FinCoNet International Seminar on Financial  
Consumer Protection**

**MARKET CONDUCT SUPERVISORS  
RESPONDING TO THE IMPACTS OF THE  
COVID-19 PANDEMIC**

**12 November 2021**

**Virtual meeting via Zoom**

Please register your attendance at the meeting via the Zoom link below:

<https://meetoeed1.zoom.us/meeting/register/tJwoc--qpz4pGtReCAUN1tMCkv4cDalw3Ylu>

**MARKET CONDUCT SUPERVISORS RESPONDING TO THE IMPACTS OF THE COVID-19 PANDEMIC**

*12 November 2021, held virtually via Zoom*

12:00 – 12:10	<b><i>Welcome and Opening remarks</i></b>  <b>Ms. Maria Lúcia Leitão, Chair of FinCoNet</b>
<b>Presentation and Q&amp;A</b>	<b><i>Global insights into regulatory and supervisory approaches to consumer risks resulting from COVID-19</i></b>
12:10 – 12:40	Mr. Miles Larbey, Acting Head of the Consumer Finance, Insurance & Private Pensions Division, OECD, will provide an overview of the findings from the OECD's comprehensive work regarding COVID-19. The presentation will share global insights about regulatory and supervisory approaches to protect and support financial consumers. This presentation will also outline international policy developments in the field of financial consumer protection, incorporating lessons from the experience of the pandemic.
12:40 – 12:50	<b>Q&amp;A</b>
<b>Session 1</b>	<b><i>Exiting payment holidays, credit moratoria and the management of pre-arrears and arrears: the challenges now and looking ahead</i></b>
12:50 – 13:35	
Moderator and panellists	Moderator: <ul style="list-style-type: none"><li>• Mr. Yuji Yamashita Deputy Commissioner for International Affairs, Financial Services Agency of Japan</li></ul> Panellists: <ul style="list-style-type: none"><li>• Professor Tomasz Piskorski, Professor of Real Estate in the Finance Division at Columbia Business School and a Research Associate at the National Bureau of Economic Research. Professor Piskorski is the co-author of <a href="#">Government and Private Household Debt Relief During COVID-19</a></li><li>• Ms. Loretta Michaels, is an independent consultant with a focus on policy strategy around digital financial inclusion. She works closely with the World Bank/IFC, the Consultative Group to Assist the Poor (CGAP). Ms. Michaels is the co-author of <a href="#">Regulatory Flexibility During the Pandemic: Emerging Lessons</a> for the Center for Financial Inclusion</li><li>• Mr. Pedro Dias, Head of Division, Banking Conduct Supervision Department, Banco de Portugal and Chair of FinCoNet Standing Committee 2: Exit strategies from payment holidays: supervisory approaches and challenges regarding the management of pre-arrears and arrears</li></ul>
13:35 – 13:50	<b>Q&amp;A</b>

**Session 2**

***Increasing digitalisation, cybersecurity risks, scams and frauds: the challenges now and looking ahead***

13:50 – 14:35

Moderator and panellists

Moderator:

- Ms. Teresa Frick, Director of Supervision at the Financial Consumer Agency of Canada

Panellists:

- Mr. John Salomon, Director for Europe, the Middle East and Africa (EMEA) at the Financial Services Information Sharing and Analysis Center (FS-ISAC)
- Ms. Fredes Montes is Senior Financial Specialist at the World Bank's Payment System Development Group and co-chairs the Financial Inclusion Global Initiative (FIGI) working group on Cybersecurity for Financial Infrastructure.
- Ms. Magda Bianco, Head of the Directorate General for Consumer Protection and Financial Education, Bank of Italy and Chair of FinCoNet Standing Committee 3: Supervisory challenges relating to the increase in digital transactions (especially payments), including mitigating cybersecurity risks and tackling financial scams

14:25 – 14:50

**Q&A**

14:50 – 15:00	<b><i>Closing Remarks</i></b> <b>Mr. Chris Green, Vice Chair of FinCoNet</b>
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