

# DRAFT AGENDA

EGFIP MEETING & CONSUMER PROTECTION REGULATORY TRAINING

NUKU'ALOFA, TONGA 17 - 20 NOVEMBER 2015

Venue: Scenic Hotel, Nuku'alofa, Tonga

**Day 1: Tuesday, 17 November 2015**

**EGFIP Meeting (closed session)**

Time	Session
08:00 - 09:00	Member Registration
9:00 - 9:30	Welcome and opening remarks
9:30 - 10:15	Presentation of the Meeting discussion and outcomes held in Maputo, Mozambique (PIRI Roundtable Meeting)
10:15 - 10:25	Group Photo
10:25 - 11:00	<b>REFRESHER BREAK</b>
11:00 - 12:30	Presentation by Subgroups on progress and development of subgroup deliverables.
12:30 - 13:30	<b>LUNCH</b>
14:00 - 15:00	Update: Pacific Financial Inclusion Programme (PFIP)
15:00 - 15:30	<b>REFRESHER BREAK</b>
16:15 - 16:30	Progress Update: Pacific Islands Financial Inclusion Data Project.
18:00 - 20:00	Welcome Cocktail Venue: TBC

## Day 2: Wednesday, 18 November 2015

### Time

### Session

9:00 - 10:30	Subgroup Breakout and matrix planning for outputs.
10:30 - 11:00	<b>REFRESHER BREAK</b>
11:00 - 12:00	Subgroup Planning
12:00 - 13:00	Closed EGFIP Management
12:30 - 13:30	<b>LUNCH</b>

## Consumer Protection & Market Conduct Training

Time	Session
14:00 - 14:30	<b>Context Setting, Country Sharing and Expectation Setting</b> The session will provide participants an opportunity to share and learn about each other's country/jurisdiction development on consumer protection. In addition, this session will give an overview of the programme.
14:30 - 15:00	<b>Latest Developments on Consumer Empowerment and Market Conduct</b> This session will highlight key issues on Market Conduct Regulations and Consumer Empowerment that were discussed during the recent AFI Consumer Empowerment and Market Conduct Working Group meeting
15:00 - 15:30	<b>REFRESHER BREAK</b>
15:30 - 16:30	<b>Overview of Consumer Protection and Market Conduct Regulation, Supervision and Enforcement</b> This session introduces participants to some of the different approaches by authorities in different jurisdictions to consumer protection and regulation, supervision and enforcement of market conduct.
16:30 - 17:30	<b>Regional Progress on Financial Consumer Protection</b> This session provides an overview on the current status of financial consumer protection in the Pacific.
17:30	<b>End of Training Day 1</b>

## Day 3: Thursday, 19 November 2015

Time	Session
09:00 - 9:10	<b>Review of Day 1 and presentation of key objectives of Day 2</b>
09:10 - 10:00	<b>The International Landscape of Business Conduct and Consumer Protection</b> This session provides an overview of the roles of business conduct and consumer protection in promoting financial inclusion and financial stability, citing specific developments and examples from events in the international financial system in recent years.
10:00 - 10:45	<b>Equitable and Fair Treatment of Financial Consumers</b> An important part of consumer protection is the equitable and fair treatment of consumers. This session discusses some the facets and contribute towards this outcome, including disclosure and transparency, sales and marketing practices, remuneration or incentive structures and avenues for redress.
10:45 - 11:00	<b>REFRESHER BREAK</b>
11:00 - 12:00	<b>Group Exercise: Product Transparency &amp; Disclosure (Banks &amp; Non-banks)</b> This session seeks to enable participants to discuss and share challenges and practices to improve disclosure and transparency of financial products to support informed decision-making by consumers.
12:00 - 13:00	<b>Institutional Framework on Market Conduct and Consumer Protection:</b> - Regulatory framework - Supervision and Enforcement This session provides participants with understanding of the key considerations in formulating regulatory frameworks in market conduct. In addition, the different approaches and strategies including risk considerations and evidence-based research as a tool in policy formulation for consumer protection.
13:00 - 14:00	<b>LUNCH</b>
14:00 - 15:00	<b>The Roles of Financial Industry in Fostering Fair and Responsible Business Conduct and In Enhancing Financial Capability of Consumers -</b> <b>The Association of Banks Tonga.</b>
15:00 - 16:00	<b>Avenues for Customer Assistance, Advisory, Redress and Alternative Dispute Resolution.</b>
16:00 - 16:15	<b>REFRESHER BREAK</b>
16:16 - 17:15	<b>Introduction: MCWG Model Legal Framework for Financial Consumer Protection</b>
17:15	<b>End of Training Day 2</b>

## Day 4: Friday, 20 November 2015

Time	Session
09:00 - 9:20	<b>Review of Day 2 and presentation of key objectives of Day 2</b>
09:20 - 10:10	<b>Putting it to practice: MCWG Model Legal Framework for Financial Consumer Protection.</b>
10:10 - 10:30	<b>REFRESHER BREAK</b>
10:30 - 11:30	<b>A Consumer's Perspective - In Search of Good Practices in Consumer Protection</b> This session will discuss the topic of consumer protection and market conduct from the consumer's perspective. The discussion will focus on the next best practices on consumer protection by financial institutions internationally.
11:30 - 12:30	<b>Putting the Customer First - Promoting A Culture of Fair Treatment to Financial Consumer</b> This session provides a perspective from the financial industry on the culture, governance, structures, processes and procedures that help ensure consumer interests remain at the heart of its business at all levels within an institution.
12:30 - 13:00	<b>Consumer Protection Laws - An Overview Across the Continents</b>
13:00 - 14:00	<b>LUNCH</b>
14:00-15:00	<b>Breakout: Country CP Framework Development</b> Participants breakout into groups and discuss plans/ timelines on proposed CP model framework implementation and next steps.
15:00 - 16:00	<b>Market Place: Model Framework Discussion and country sharing/ comparison.</b>
16:00 - 16:20	<b>REFRESHER BREAK</b>
16:00 - 17:30	<b>Country Presentation</b>
17:30 - 18:00	<b>Presentation of Certificates and Closing</b>