



## DRAFT AGENDA

EXPERTS GROUP ON FINANCIAL INCLUSION POLICY (EGFIP) MEETING & CONSUMER PROTECTION REGULATORY TRAINING

NUKU'ALOFA, TONGA

17 - 20 NOVEMBER 2015

Venue: Scenic Hotel, Nuku'alofa, Tonga

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**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 Governor Sione, National Reserve Bank of Tonga
9:30 - 10:15	Presentation of the meeting discussion and outcomes held in Maputo, Mozambique (PIRI Roundtable Meeting)
10:15 - 10:30	Group photo
10:30 - 11:00	Morning coffee break
11:00 - 12:30	Presentation by subgroups on progress and development of subgroup deliverables.
12:30 - 13:40	Lunch
14:00 - 15:00	Update: Pacific Financial Inclusion Programme (PFIP)
15:00 - 15:30	Afternoon coffee break
15:30 - 16:00	Progress update: Pacific Islands Financial Inclusion Data Project
18:00 - 20:00	Welcome Cocktail hosted by AFI Venue: TBC, Scenic Hotel



## Day 2: Wednesday, 18 November 2015

Time	Session
9:00 - 10:30	Subgroup Breakout and matrix planning for outputs.
10:30 - 11:00	Morning coffee break
11:00 - 12:00	Subgroup Planning
12:00 - 13:00	Closed EGFIP Management
12:30 - 13:40	Lunch

## Consumer Protection & Market Conduct Training

Time	Session	Facilitator/ Presenter
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.	Eliki Boletawa (AFI)
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	Eliki Boletawa (AFI)
15:00 - 15:30	Afternoon coffee break	
15:30 - 16:30	<b>Addressing consumer protection issues around Digital Financial Services</b> With the advancement of digital financial services, this session will provide participants with consumer protection around DFS.	Professor Ross Buckley (UNSW)
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.	Eliki Boletawa (AFI)
18:30 - 19:00	Participants depart to NRBT Dinner	
19:00 - 21:00	<b>Dinner hosted by NRBT</b> <b>Venue:</b> Liku'alofa Beach Resort Restaurant	
21:00 - 21:30	Participants depart from Liku'alofa Beach Resort Restaurant to Scenic Hotel	



### Day 3: Thursday, 19 November 2015

Time	Session	Facilitator/ Presenter
09:00 - 9:10	<b>Review of Day 1 and presentation of key objectives of Day 2</b>	
09:10 - 10:00	<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.	Atty. Prudence Kasala (BSP)
10:00 - 10:45	<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.	Ms. Choong Mei Kuen (BNM)
10:45 - 11:00	<b>Morning coffee 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.	Eliki Boletawa (AFI)
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.	Atty. Prudence Kasala (BSP)
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 - The Association of Banks Tonga.</b>	Assoc. of Banks of Tonga
15:00 - 15:30	<b>Avenues for Customer Assistance, Advisory, Redress and Alternative Dispute Resolution.</b>	Ms. Choong Mei Kuen (BNM)



15:30 - 15:50	Afternoon coffee break	
15:50 - 17:00 1hr	Introduction: MCWG Model Legal Framework for Financial Consumer Protection	ACCION
18:00 - 22:00	Dinner Venue: Heilala Restaurant, Scenic Hotel	

## Day 4: Friday, 20 November 2015

Time	Session	Facilitator/ Presenter
09:00 - 09:20	Review of Day 2 and presentation of key objectives of Day 2	
09:20 - 10:10	Putting it to practice: MCWG Model Legal Framework for Financial Consumer Protection.	ACCION
10:10 - 10:30	Morning coffee break	
10:30 - 11:00	<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. ( <i>Consumer Council Institution representative</i> )	Consumer Council Representative
11:00 - 11:30	<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. ( <i>Commercial Bank representative</i> )	Commercial Bank Representative
11:30 - 12:00	<b>Breakout: Country CP Framework Development</b> Participants breakout into groups and discuss plans/ timelines on proposed CP model framework implementation and next steps.	Eliki Boletawa (AFI)
12:00 - 13:00	Lunch	
13:00 - 15:00	Market Place: Model Framework Discussion and country sharing/ comparison.	
15:00 - 15:20	Afternoon coffee break	



15:20 - 16:20	<b>Country Presentation</b>	<b>Eliki Boletawa (AFI)</b>
16:20 - 17:00	<b>Presentation of Certificates and Closing</b>	
18:30 - 19:00	<b>Participants depart for AFI Dinner</b>	
19:00 - 21:00	<b>Dinner hosted by AFI</b> <b>Venue: O'Holei Beach Resort Restaurant</b>	
21:00 - 21:30	<b>Participants depart from O'Holei Beach Resort Restaurant to Scenic Hotel</b>	

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