PROGRAMME
9 October 2023

Welcome Speech

09:45 – 09:55

José Manuel Campa

Chair of EBA

Current Chair of the Joint Committee of the ESAs

Opening Keynote Speech

09:55 – 10:00

Nadia Calviño

First Deputy Prime Minister of Spain

Minister for Economy and Digitalization

Keynote Speech

10:00 – 10:10

Verena Ross

Chair of ESMA

Cross-selling Impulse Speech

10:10 – 10:20

Mark Leiser

Professor in Digital, Internet and Platform Regulation, Faculty of Law, VU-Amsterdam

Panel 1: Cross-selling

10:20 – 11:20

Moderator

Fausto Parente

Executive Director, EIOPA

Panellists

- **Zuzana Silberová**

  Executive Director of the Czech National Bank's Financial Market Supervision Department
- **Álvaro Urrutia**

  Executive Director of AMAEF, Spanish Insurance Bank Mediation Association
- **Patricia Suárez**

  CEO of Asufin, Spanish Association of Financial Users
- **Mark Leiser**

  Professor in Digital, Internet and Platform Regulation, Faculty of Law, VU-Amsterdam

The panel would explore market trends and aspects relating to the current regulatory framework for cross-selling, including possible gaps and inconsistencies amongst regulatory instruments which may not allow supervisory authorities to address relevant risks and ensure cross-selling practices lead to good consumer outcomes.

The panel will assess the fact that certain providers may be outside the scope of the regulatory perimeter and also look into certain behavioural aspects which can take place when products are cross-sold making existing provisions unfit to combat these practices. Finally, the panel will look at online sales, which increasingly combine the sale of financial products and services with other non-financial goods, raising some consumer protection issues.

Panel 2: The Regulation of Crypto Assets in the European Union
11:50 – 13:00

Moderator
François-Louis Michaud

Executive Director, EBA

Panellists

- **Jan Ceyssens**
  HoU, DG FISMA
- **Teana Baker-Taylor**
  VP of Policy and Strategy, EMEA, Circle
- **Coty de Monteverde**
  Head of crypto and blockchain, Santander group
- **Agustín Reyna**
  Director of Legal and Economic Affairs, BEUC

The EU's Markets in Crypto-assets Regulation (MiCA) enters into force in 2023. To that end, the ESAs will commence their work on the 40+ policy mandates under MiCA and the EBA will also prepare for the supervision of issuers of 'significant' asset-referenced and e-money tokens.

The panel will discuss the scope of the Regulation and the features aimed at protecting consumers. This includes the role of crypto-asset 'whitepapers' in improving the disclosure of key features and risks, the challenge of monitoring crypto-asset promotional material distributed via social media, cyber risks arising to consumers from the use of crypto 'wallets', and other issues that are relevant to consumers.

Keynote Speech
13:00 – 13:10

Rodrigo Buenaventura

Chair of the Spanish Securities Market Commission (CNMV)

Panel 3: Greenwashing
14:30 – 15:40

Moderator
Natasha Cazenave

Executive Director, ESMA

Panellists

- **Helena Viñes Fiestas**
  Chair of the EU Platform on Sustainable Finance, Commissioner of the Spanish Securities Market Commission (CNMV)
- **Brenda Kramer**
  Senior Advisor Responsible Investment, PGGM
- **Sirpa Pietikainen**
  Member of the European Parliament
- **Guillaume Prache**
  Senior Advisor, Better Finance

Building on key findings laid out in the ESAs' progress reports submitted in May 2023 to the European Commission, the panel will discuss the risks posed by greenwashing for the protection of retail investors/consumers and what financial market participants can do to mitigate greenwashing risks.

The panel will also discuss the role of regulators and actions taken by the regulatory community in mitigating greenwashing in various segments of the sustainable investment value chain. A specific focus will be given to financial and ESG literacy in supporting informed retail investors decisions as well as to the integration of ESG preferences into suitability assessments.

Highlights and concluding remarks
15:40 – 15:50

Petra Hielkema

Chair of EIOPA