



2018 Debt-Advice Stakeholders Forum

BRUSSELS, 10 October 2018 – 09:00-17:30

**Hotel NH Brussels EU Berlaymont
Bld Charlemagne/Karel de Grotelaan 11/19
1000 Brussels**

AGENDA

FIRST PLENARY SESSION: 09:00 - 11:15

09.00 – 09.30 **Welcome and registration**

09:30 - 11:00 **Opening session**
Chair: Renatas Mazeika

Ms Tiina Astola, DG JUST Director General

The debt advice specific function according a debt-advisor
(Ms Caroline Siarkiewicz, Head of UK Debt Advice Services)

The experience of real over indebted households
Testimony videos

The point of view of the creditors
Mr Luca Bertalot, Dir. Gen. of European Mortgage Federation (EMF)

11:00 – 11:15 **Coffee break**

PARALLEL SESSIONS

FIRST PART: 11:15–12:45

LUNCH BREAK: 12:45–14: 15

SECOND PART: 14.15–15.30

FIRST PARALLEL SESSION

***The functioning of debt-advice
How does it work, who does what, possible problems, how it is
financed?***

Chairman/rapporteur Mr. Silvayn Bouyon
Centre for European Policy Studies (CEPS), Bruxelles

**An overview of the different ways debt-advice is provided in the different
regions of Europe,**

by Mr Maxime Pekkip, Cresus Foundation (Debt advisers)

Difficulties and problems of debt-advisors,

by Ms Catarina Frade, Coimbra University

How debt-advice is funded (who pays what),

by Mr Martin Schmalzried, COFACE (Confederation of European Families)

Panel discussion

Afternoon

A concrete example of debt-advice and financial education, an Austrian experience,

by Mr Philip List, Director Erste Financial Life Park

Background and requirements needed to be “good” debt-advisors,

by Mr David Smejkal, debt adviser (CZ Debt Advisory Centre - Counselling in Stringency)

Discussion

Consolidated conclusions,

*drafted by the chairman/rapporteur, in cooperation with the Commission, and agreed by
the participants*

SECOND PARALLEL SESSION

Broad economic and social context of debt-advice

Chairman/rapporteur Ms Daniela Vandone
University of Milano

The economic impact of debt advice for the different stakeholders and the society as a whole,

by Ms Maria Lissowska, Warsaw School of Economics

The abuse of credit for consumption and the correlated risks of high over indebtedness. The experience of an Irish public money advisor,

by Ms Angela Black, Irish Public Money Advisor

The role of credit bureaux to help remedy the impact of households' over indebtedness,

by Mr Enrique Velazquez, Director General of Accis (Credit Bureaux Association)

Panel discussion

Afternoon

Over indebted consumers and the possible role of debt-advice in the perspective of banks,

by Mr Sebastian De Brouwer, Chief Policy Officer of the European Banking Federation (EBF)

Over indebtedness; a holistic and person centred approach to a multi-dimensional issue,

by Ms Tricia Keilthy, San Vincent De Paul, Charity

Discussion

Consolidated conclusions,

drafted by the chairman/rapporteur, in cooperation with the Commission, and agreed by the participants

THIRD PARALLEL SESSION

The recovery of the over indebted households – the role of debt-advice

Chairman/rapporteur Mr Dirk Ulbricht- IFF
Hamburg (Consumer Financial Think Tank)

Debt-advice as a tool aimed to help over indebted households,

by Mr Dieter Korczak, president of the European Consumer Debt Network (ECDN)

The behavioural perspective for the recovery of over indebted households,

by Mr Marcel Warnaar, NIBUD (Dutch Institute for Family Finance Information)

Households' rescue or repayment of debts? Why not both?

by Ms Nadia Hazeveld, Eurofinas

Panel discussion

Afternoon

Debt advice: limits and necessary complementary measures,

by Mr Olivier Jerusalem, Finance Watch

The consumer protection strategy by debt-servicers,

by Mr Eddie Nott, Intrum Iustitia

Discussion

Consolidated conclusions,

drafted by the chairman/rapporteur, in cooperation with the Commission, and agreed by the participants

15:30 – 15:45

Coffee break

FINAL PLENARY SESSION: 15:45-17:30

15:45 - 17:30

Closing session

Chair: Renatas Mazeika

Presentation of the results of the Forum

Discussion

Closing remarks, by Commissioner Věra Jourová (TBC)