



## Roundtable Discussion on the second modified draft Consumer Credit Directive

2 February 2006 – Venue: CEPS, Place du Congrès 1,  
1000 Brussels

### Programme

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**F**ollowing the release of the EU Commission's second modified proposal for a **Directive on Consumer Credit**, the European Credit Research Institute (ECRI) organises on **2 February 2006** morning a **Roundtable Discussion**.

Issues to be examined include: how is the new proposal likely to perform along the three main objectives of the Commission? What would be the impact on the industry and on the consumers? In particular, what would be its consequences in terms of the development of a pan-European consumer credit market and the level of consumer confidence?

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*The Roundtable is chaired by Karel Lannoo (CEPS/ECRI).*

**09:00**            **Registration**

09:10            Introduction by the Chair

- *Keynote Speech* -

09:20            Fabrice Campens (Consumer Affairs Directorate, DG SANCO, European Commission)

- *Roundtable Discussion* -

09:40            Beate Blaschek (Austrian Delegation and Austrian Social Affairs Ministry)  
Fabrice Campens (DG SANCO, European Commission)  
Jean Coumaros (Mercer Oliver Wyman, France)  
Roger Grazebrook (Public Policy and Regulation, Lloyds TSB)  
Arlene McCarthy (MEP, Internal Market and Consumer Protection Committee, European Parliament)  
Franz Urlesberger (Austrian Permanent Representation)  
Manfred Westphal (FIN-USE Forum)

**11:10**            **Coffee Break**

- *Presentation of the report "Consumer Credit in Europe: Riding the wave"* -

11:30            Jean Coumaros (Mercer Oliver Wyman, France)

12:00            End of the Roundtable