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## Second ECRI Task Force Meeting

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### The Future of Household Retail Credit in the European Union

*Returning to the agenda for growth in 2014-19*

29 September 2014 – 10.30-17.00  
CEPS Conference Room

#### **Approaches of the second meeting**

Three approaches will be adopted during the second meeting:

-Firstly, an overall approach will be followed by analysing some general topics such as the long-term developments of the consumer credit market and the philosophy to adopt regarding the integration process of household finance and consumer credit.

-Secondly, analyses will be conducted on the current and potential future EU regulations related to the financial products available on the consumer credit market, with a special emphasis on revolving loans.

-Finally, a focus will be made on consumer protection issues, the psychology of borrowing and the policy implications.

*All members of the Task Force are welcomed while not required to prepare short presentations on different topics and approaches.*

The Future of Household Retail Credit  
in the European Union  
*Returning to the agenda for growth in 2014-19*

AGENDA · 29 September 2014 · CEPS · Brussels

**10:30** Registration and coffee

**11.00** Opening by the Chair Eric Delannoy

**1. Overall approach**

**11.15** Potential developments of household finance

- Bruno Salmon, Missioneo, former chairman of BNPParibas Personal Finance

**12.00** Integration, stability, consumer protection and growth

- Sylvain Bouyon, CEPS, ECRI

**2. Regulation approach**

**12.30** Implementation of the Consumer Credit Directive

- Maria Lissowska, European Commission, DG SANCO

**13.00** EU regulation of revolving credit

- Maria Chiara Malaguti, Catholic University

**13.30** Lunch Break

**3. Consumer protection approach**

**14.30** The psychology of borrowing: research and policy implications

- Prof. Rob Ranyard, University of Leeds

**15.00** Consumer credit, consumer protection and family spending

- Martin Schmalzried, Confederation of Family Organisations in the EU

**15.30** Outline for the report of the Task Force

- Karel Lannoo, CEPS
- Sylvain Bouyon, CEPS

**16.30** End of meeting