

# Personal Indebtedness in the EU



EFIN and Sylvie Goulard MEP, with the support of the ALDE group, organise a conference dedicated to the EU initiative to tackle and prevent over-indebtedness.

Organised at the EU Parliament, the conference will allow participants to learn more about the EU initiative on Personal Insolvency on the one hand, and on the potential strategy to elaborate on the appropriate use by the Financial industry of Big Data, for so called "financial inclusion".

Wednesday 7th December: 15h - 18h, Brussels, EU Parliament (important notice at the end of the program on room access requirements)

## Introduction

- 15:00 – 15:10 **Mrs. Sylvie Goulard** MEP: opening remarks
- 15:10 – 15:30 **Mr. Olivier Jérusalmy**, European Financial Inclusion Network (EFIN) director: presentation of the 3 latest research papers on insolvency issues for individuals
- 15:30 – 15:50 **Key note speech**  
**Mr. Maxime Pekkip** - Crésus France (EFIN member)- The cost of over-indebtedness and the importance of prevention and early detection - A case study

## Panel 1: Personal Insolvency, a harmonised view for Europe?

- 15:50 – 16:00 **Mr. Francisco Fonseca Morillo**, Deputy Director general, DG Justice and Consumers, EU Commission  
Presentation of the EU Commission initiative on Personal Insolvency
- 16:00- 16:10 **How this initiative can improve the situation of individuals in the Member States? What more is needed?**  
**Mr. Richard Alström** (EFIN member)- Sweden - Former Director of The Department of Health and Welfare studies at Malmoe University: What elements are needed in the insolvency proceeding to achieve rehabilitation?
- 16:10 – 16:20 **EU Parliament: to push further?**  
**EP rapporteur (tbc)**
- 16:20 – 16:35 Q+A session

## Panel 2: Creditworthiness assessment and big data: is it the end of privacy?

16:35 – 16:45 **Mrs. Rita Bairros**, Consumer Protection, Financial Innovation and Payments, European Banking Authority

16:45 – 17:15 **Personal data: what is the problem, if any?**

**Mr. Martin Schmalzried**: COFACE (EFIN Member)- Confederation of Family Organisations in the EU - What issues still need to be resolved with legislation?

**Mr. Paul Anthony Jones** (EFIN member): - Head of the Research Unit for Financial Inclusion (RUF) in the Faculty of Education, Health and Community at Liverpool John Moores University - The problems linked to big data exploitation in the UK and vulnerable/ financially excluded people.

**Mr. Jan Albrecht**, MEP, Greens: EP work on big data and private life

17:15 – 17:30 **Solution to be found in innovation?**

**Mrs. Anne Fily**, Special Advisor for financial services, BEUC, EFIN Chairman - How innovation can reconcile data analysis and privacy?

17:30 – 17:50 Q+A session

17:50 – 18:00 **Conclusions: Sylvie Goulard** MEP

## Interpretation: EN – FR – DE

**For security reason, the access to the EU Parliament will require to respect strictly the following step:**

- to be fully registered for the Conference, with includes having provided the ID requested information;
- to meet at the former Info Point before 2:15, in order to be guided to the Conference room. After 2:15, we can't guarantee you access.

**Thank you for your understanding, these rules are very strictly applied and we would not like you to experience any difficulties in joining us!**

