

PAD

These slides accompany the explanation of the acquis to Albania and North Macedonia and can only be used for that purpose. Their content is subject to further development of the acquis and interpretation by the Court of Justice of the European Union

Decision on the Financial Services User Group

By decision of 30 January 2017*, the European Commission has renewed the mandate of a **Financial Services User Group (FSUG)**, which was initially set up in 2010.

- The **aim** of the group is to provide input from the perspective of users of financial services into policy making at EU level.
- The **group consists of representatives** of consumers, retail clients, retail investors, retail users of payment services, micro-enterprises, but also individual experts (academics, lawyers representing consumers).
- The group is registered in the [Register of expert groups](#).

* [Commission Decision C\(2017\) 359 recasting Commission Decision 2010/C 199/02 setting up a Financial Services User Group](#)

FSUG work

The FSUG **responds to consultations** from the European Commission and other policymakers

It produces opinions and recommendations on several **topics affecting financial services users**



Digitalisation

Financial inclusion

Pensions

Impact of Big Data on financial services

Over-indebtedness

Others

It proactively seeks to **identify key financial services issues** which affect users of financial services

It meets five times a year and produces an **Annual Report**

See [FSUG website](#)

FSUG timeline

