

附件一、會議議程

2016.10.12		
時間	內容	
08:15-09:15	報到	
09:15-09:20	Mihi and waiata (Customary M ā ori welcome)	
開場致詞		
09:20-09:40	主講人	<p>Ms. Diane Maxwell, Retirement Commissioner, Commission for Financial Capability, New Zealand</p> <p>Mr. André Laboul, Deputy Director for Financial and Enterprise Affairs, OECD and Chair of the OECD International Network on Financial Education (OECD/INFE)</p>
議題 1 – Financial security in an age of volatility		
09:40-10:30	主講人	Ms. Ida Rademacher, Executive Director, Financial Security Program, The Aspen Institute, United States
	內容	How we shift today’s thinking and convince a generation who ‘want it now’ to save How to achieve behaviour change on a grand scale.
議題 2 – The drive to buy at any cost		
10:30-10:50	主持人	Mr. Simon Dallow
	主講人	Dr. Jane Horan, Economic Anthropologist, Auckland, New Zealand
	內容	Why are we driven to keep buying things that we don’ t really need, using money we don’ t really have? Consumer debt has become a cultural norm in many countries in less than two generations. What is driving this and how do we move away from rampant consumerism to focus less on today and more on tomorrow?

10:50-11:20	中場休息	
議題3— The implications of Fin-Tech on today and tomorrow		
11:20-11:40	主講人	Mr. S.S. Mundra, Deputy Governor, Reserve Bank of India and Vice-Chair of the OECD/INFE
	內容	So-called ‘fin-tech’ is seen as an important tool in the drive to increase access to financial services. Are consumers fully benefiting from digital innovations in financial products and services today and, if so, will this improve their prospects in the future? Can technology also help consumers to behave in more financially literate ways?
議題 4— Democratising access - the Fin-Tech revolution		
11:40-12:30	主持人	Mr. Simon Dallow
	與談人	-Mr. Shamubeel Eaquad, Economist, New Zealand -Ms. Maria Lucia Leitao, Head of the Conduct Supervision Department, Bank of Portugal -Mr. Johnny Noe Ravalo, Assistant Governor, Financial Supervision Research and Consumer Protection Sub-sector, Central Bank of the Philippines -Ms. Cheryl Parker Rose, Assistant Director, Office of Intergovernmental Affairs, Consumer Financial Protection Bureau, United States
	內容	As opportunities arise from the growth of Fin-Tech, what is being done to handle the challenges it brings, including rapid access to online credit and innovations such as peer-to-peer platforms? And what steps can be taken to educate and protect the more

		vulnerable consumers in an increasingly digitalised world?
10:50-11:20	中場休息	
議題5 – RESEARCH INSIGHTS: Understanding consumer behaviour and promoting positive actions		
12:30-13:00	主講人	Ms. Diane Maxwell, Retirement Commissioner, Commission for Financial Capability, New Zealand
	內容	Research shows that many people are ill-prepared for retirement. The factors include living in denial, false optimism and using what New Zealand researchers refer to as ‘psychic maths’, which prevents them from preparing for tomorrow.
13:00-14:00	午餐	
議題 6 – Financial decisions and lifestyle choices		
14:00-14:20	主持人	Mr. Simon Dallow
	主講人	Mrs. Jane Rooney, Financial Consumer Agency of Canada
	內容	A generation has grown up immersed in an environment where credit is readily-available and ‘buy now, pay later’ is almost a mantra. How has this shaped young people’s attitudes to spending and what can be done to make saving cool? Is it time for a backlash from millennials to their parents’ consumerism?
議題 7 – Financial knowledge, behaviour and attitudes: Results of the OECD/INFE survey on financial literacy and financial inclusion.		
14:20-14:50	主講人	Presentation and In the Chair discussion: Ms. Flore-Anne Messy, Head of the Financial Affairs Division, Directorate for Financial and Enterprise Affairs, OECD, and Executive Secretary of the OECD/INFE
	內容	To what extent do levels of financial literacy

		vary around the world and what does this mean for international policy guidance and national strategies for financial education?
14:50-15:10	中場休息	
議題 8 – The power and limitations of defaults to change a nation’s savings behaviour		
15:40-16:00	主持人	Mr. Bernard Hickey, Financial journalist and publisher of Hive News, New Zealand
	與談人	-Prof. Hazel Bateman, Head of School, Risk and Actuarial Studies, University of New South Wales Business School, Australia - Mr. David Boyle, Group Manager, Investor Education, Commission for Financial Capability, New Zealand - Mr. Liam Mason, Director of Regulation, Financial Markets Authority, New Zealand - Ms. Sue Lewis, Chair, Financial Services Consumer Panel, Financial Conduct Authority, United Kingdom
	內容	The ease and simplicity of a default mechanism is a powerful tool in overcoming public inertia around saving for the future. But once they’re in, what next? The panel discusses what has worked, what hasn’t, and why consumer education and engagement is crucial.
16:00-16:30	DAY 1 CLOSING REMARKS	
	主講人	Hon. Paul Goldsmith, Minister of Commerce and Consumer Affairs, New Zealand Ms. Diane Maxwell, Retirement Commissioner, Commission for Financial Capability, New Zealand

2016.10.13		
時間	內容	
09:30-09:40	Welcome remarks and highlights of day 1	
議題 9 : What the public and policy makers should know about pensions, pension systems and reforms		
09:40-10:10	主講人	Prof. Elsa Fornero, Chair of Economics, University of Turin, Italy
	內容	Financial security in old age is one of the most important achievements of our time, but also one very much at risk. Population ageing, weak economic growth and political “short-termism” have created complex problems of financial, economic and social sustainability. A sustainable reform strategy is possible, but how?
議題 10 : Pension reform and the strategies used to inform/educate the public		
10:10-11:05	主持人	Mr. André Laboul, Deputy Director, Directorate for Financial and Enterprise Affairs, OECD and Chair of the OECD/INFE
	與談人	<ul style="list-style-type: none"> - Mr. Olaf Simonse, Head of the Money Wise Platform, Ministry of Finance, Netherlands - Ms. Rose Kwena, Head of Corporate Communications, Retirement Benefits Authority, Kenya - Prof. Elsa Fornero, Chair of Economics, University of Turin, Italy - Diane Maxwell, Retirement Commissioner, Commission for Financial Capability, New Zealand
	內容	Around half of OECD countries have made changes to their pension systems in the past three years. One of the most important

		steps in the process is to get informed public support. The panel looks at why; successful ways to do this; and the impact it can have on implementing reform.
11:05-11:25	中場休息	
議題 11 : When I'm 64: how the finance industry and its regulators could help you talk to your 'future self'		
11:25-11:45	主持人	Ms. Jane Luscombe
	主講人	Mr. Rob Everett, Chief Executive at the New Zealand Financial Markets Authority, New Zealand
	內容	Interview exploring ways of balancing today's demands and financial needs with achieving sustainable behaviour change to improve financial wellbeing tomorrow.
議題 12 – Culture and Money		
11:45-12:40	主持人	Mr. Peter Cordtz, Group Manager Community and Education, Commission for Financial Capability, New Zealand
	與談人	- Ms. Pushpa Wood, Director, Westpac Massey Fin-Ed Centre, New Zealand - Mr. Lyndwill Clarke, Head of Consumer Education, Financial Services Board of South Africa - Mr. Miles Larbey, Senior Executive Leader - Financial Literacy, Australian Securities and Investments Commission - Mr. Alfred Ngaro, Member of Parliament, New Zealand TBC
	內容	A discussion around different cultural perceptions of money and wealth and successful approaches at tailoring financial

		education and information to make it relevant, meaningful and useful to target different audiences
12:40-13:40	午餐	
議題13 – VIDEO: Women, know your limits PANEL DISCUSSION: The specific needs of women and how they can be addressed		
13:40-14:40	主持人	Ms. Ida Rademacher, Executive Director, Financial Security Program, The Aspen Institute, United States
	主講人	- Prof. Jennifer Curtin, Associate Professor, Politics and International Relations, University of Auckland, New Zealand - Ms. Terry Shubkin, Chief Executive, Young Enterprise Trust, New Zealand - Prof. Paul Gerrans, Accounting and Finance, University of Western Australia
	內容	On average, women spend fewer years in the labour force, earn lower incomes and live longer than their male peers. Evidence also suggests that they have lower levels of financial knowledge than men and less confidence in their own abilities. The panel considers what is being done, what could be done and what should be done to afford them a fairer future.
14:40-15:00	中場休息	
議題14 – AROUND THE WORLD IN 60 MINUTES: Success stories from around the globe		
15:00-16:00	主持人	Mr. David Kneebone, General Manager of the Investor Education Centre, Hong Kong, China
	主講人	- Ms. Dubis Correal, Senior Program and Policy Advisor, Office of Financial Education, Consumer Financial Protection

		<p>Bureau, United States</p> <p>- Mrs. Kusumaningtuti Soetiono, Member of the Board of Commissioners, Indonesia Financial Services Authority</p> <p>- Mr. Nick Watkins, Head of Insight and Evaluation, Money Advice Service, United Kingdom</p> <p>- Ms. Anna Zelentsova, Project coordinator, National Financial Education and Financial Literacy Project, Ministry of Finance of the Russian Federation</p> <p>- Mr. João Evangelista de Sousa Filho, Analyst, Financial Education Department, Central Bank of Brazil</p>
	内容	<p>As an inspiration to policy-makers everywhere, this session will include five quickfire presentations on effective financial education initiatives that could be adapted for use elsewhere.</p>
16:00-16:10	DAY 2 WRAP UP AND CLOSING REMARKS	
	主講人	<p>Prime Minister John Key</p> <p>Ms. Diane Maxwell, Retirement Commissioner, Commission for Financial Capability, New Zealand</p>