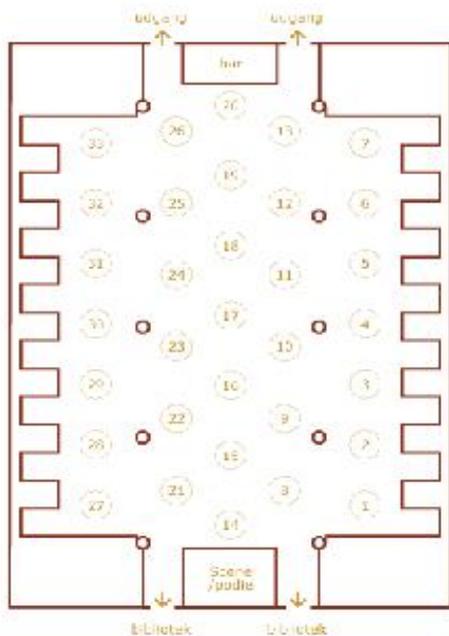


INFO2012, Copenhagen

# Preliminary programme

CONNECTING ACTIVITIES	
16th September	19.00 Opening reception at the Planetarium
17th September	18.30 Town Hall reception
18th September	19.00 Dinner



BØRSSALEN



08:00 - 10:00

Registration/coffee and pastries

09:00 - 10:00

Annual General Meeting of the Members of the INFO Network  
**(please note that this is a 'Members only' meeting)**

10:00 - 10:30

Coffee Break

10:30 - 11:00

Start of the conference Opening remarks  
**Main speaker:**  
Justice of The Supreme Court, Henrik Waaben, chairman of the Danish Mortgage Credit Complaint Board

11:00 - 12:00

**Communication**  
**1. Main communication challenges**  
- In industrialized countries  
- In developing countries  
**Speakers:**  
Consultant Megan Chapman, CGAP (the Consultative Group to Assist the Poor), World Bank  
Ombudsman Larry L. Hattix, The Office of the Comptroller of the Currency, USA  
**Chair:** Principal ombudsman and legal director Caroline Wayman, Financial Ombudsman Service, UK

12:00 - 13:30

Lunch

13:30 - 14:30

Workshops  
Specific communication challenges within the different sectors

<p>Workshop 1: Banking/ Mortgages</p> <p><b>Speakers:</b> Director Geoffrey Bezzina, Malta Financial Services Authority (chair) Dr. Krisztina Bukta, Financial Arbitration Board, Hungary</p>	<p>Workshop 2: Insurance</p> <p><b>Speakers:</b> Director Irene Luukkonen, The Finnish Financial Ombudsman Bureau (chair) Chairperson Jocelyn Furlan, Superannuation Complaints Tribunal, Australia</p>	<p>Workshop 3: Investment</p> <p><b>Speakers:</b> Ombudsman Alison Maynard, Financial Ombudsman Service, Australia Ombudsman William Prasifka, Financial Services Ombudsman, Ireland (Chair)</p>
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14:30 - 15:00

Coffee Break

15:00 - 16:00

**2. How can an improved communication between the financial service provider and the consumer be obtained?**  
Introduction by Communication Expert Esben Høstager, Jøp, Ove & Myrthu A/S  
**Chair:** Principal ombudsman and decisions director Tony Boorman, Financial Ombudsman Service, UK

**3. Case study: How has Nykredit Mortgage and Business Bank gone about improved communication?**  
**Speech by:**  
Consumer Ambassador Pernille Hirtshals, Nykredit Mortgage and Business Bank  
**Chair:** Principal ombudsman and decisions director Tony Boorman, Financial Ombudsman Service, UK

16:00 - 17:00

Panel discussion  
**Participants:**  
Consultant Megan Chapman, CGAP (the Consultative Group to Assist the Poor), World Bank  
Ombudsman Larry L. Hattix, The Office of the Comptroller of the Currency, USA  
Communication Expert Esben Høstager, Jøp, Ove & Myrthu A/S  
Consumer Ambassador Pernille Hirtshals, Nykredit Mortgage and Business Bank  
**Chair:** Principal ombudsman and decisions director Tony Boorman, Financial Ombudsman Service, UK  
wrap up of day 1

Coffee and pastries

**4. Consumer education and literacy  
- What has and can be done**

**Speakers:**  
Senior Policy Expert Michael Chapman, OECD  
Financial Arbitrator Piruz Sargsyan, Armenia  
Deputy Director Susanne Dolberg, The Danish Banking Association, member  
of the Money and Pension Panel

**Chair:** Ombudsman and CEO Douglas Melville, The Ombudsman for  
Banking Services and Investments, Canada

Coffee Break

**5. The role of an ombudsman scheme - What can be concluded from  
ombudsman practice and for what purpose?**

**Speakers:**  
Consumer Ombudsman Henrik Øe  
Deputy Director General Julie Galbo, The Danish FSA  
Executive Director Torben Weiss Garne, The Danish Insurance Association  
(DIA)

**Chair:** Head of Department Vagn Jelsøe, The Consumer Policy Center, The  
Danish Consumer Council

Lunch

Workshops

<p style="text-align: center;">Workshop 1</p> <p style="text-align: center;">Communication of ombudsman practice (Ombudsmen)</p> <p style="text-align: center;"><b>Speakers:</b></p> <p style="text-align: center;">French Insurance Mediator Francis Frizon (chair)</p> <p style="text-align: center;">Insurance &amp; Savings Ombudsman Karen Stevens, New Zealand</p>	<p style="text-align: center;">Workshop 2:</p> <p style="text-align: center;">The use of ombudsman practice (Financial service providers)</p> <p style="text-align: center;"><b>Speakers:</b></p> <p style="text-align: center;">Head of Legal Department Scandinavia Søren Theilgaard, Chartis Europe (chair)</p> <p style="text-align: center;">Divisional Director Hazel Lerman, Liberty Life Insurance, South Africa</p>	<p style="text-align: center;">Workshop 3:</p> <p style="text-align: center;">Policy development and systemic investigations based on ombudsman practice (Ombudsmen, financial service providers and others)</p> <p style="text-align: center;"><b>Speaker:</b></p> <p style="text-align: center;">Head of Consumer Affairs and Financial Intermediaries Division Annette Bjaaland Andersen, The Danish FSA (chair)</p> <p style="text-align: center;">Senior Economist Adviser Troels Hauer Holmberg, The Consumer Policy Center, The Danish Consumer Council</p>
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Coffee Break

**6. Media policy**

**Interaction with the media considering  
Who and when A multi stakeholder environment  
The need of transparency**

**Intro by** Ombudsman and CEO Douglas Melville, The Ombudsman for  
Banking Services and Investments, Canada

**Chair:** Director Geoffrey Bezzina, Malta Financial Services Authority

Panel discussion

**Participants:**

Ombudsman and CEO Douglas Melville, The Ombudsman for Banking  
Services and Investments, Canada

Director Geoffrey Bezzina, Malta Financial Services Authority (chair)

Ombudsman Manie van Schalkwyk Credit Ombud Association, South Africa

Wrap up of day 2

Coffee and pastries

**7. Ombudsman standards**

**- What is meant in practice (in differing national circumstances) by: independence and impartiality; fairness; effectiveness; clarity of scope and powers; accessibility; and transparency and accountability.**

**Speakers:**

Advocate Clive Pillay, Ombudsman for Banking Services, South Africa  
Lead Ombudsman David Thomas, UK Financial Ombudsman Service

Chair: Managing-ombudsman, policy and knowledge management Annette Lovell, Financial Ombudsman Service, UK,

Coffee Break

**8. Resources and case productivity**

Introduction by Director Phil Khoury, The Navigator Company, Australia

Panel discussion

**Participants:**

Director Phil Khoury, The Navigator Company, Australia  
Ombudsman for long-term insurance Jennifer Preiss, South Africa  
Chief Ombudsman Shane Tregillis, Financial Ombudsman Service, Australia  
**Chair:** Ombudsman for long-term insurance Jennifer Preiss, South Africa

Wrap up of the conference

Lunch