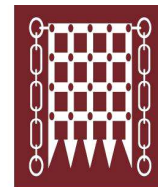


**Westminster Business Forum Keynote Seminar:**  
**The future of retail banking - competition, open banking and regulation**  
*Timing: Morning, Thursday, 16<sup>th</sup> November 2017*  
*Venue: Royal Aeronautical Society, No.4 Hamilton Place, London W1J 7BQ*



**WESTMINSTER  
BUSINESS  
FORUM**

*Agenda subject to change*

- 8.30 - 9.00 Registration and coffee
- 9.00 - 9.05 **Chair's opening remarks**  
**Marc Gammon**, Associate Editor, Westminster Business Forum
- 9.00 - 9.15 **Competition in retail banking following the Market Investigation - an overview of current progress and future expectations**  
**Colin Garland**, Director of Remedies, Business and Financial Analysis, Competition and Markets Authority
- 9.15 - 9.30 **Next steps for implementing the open banking standard**  
**Imran Gulamhuseinwala**, Global Head of FinTech, EY and Implementation Trustee, Open Banking
- 9.30 - 9.55 Questions and comments from the floor
- 9.55 - 10.50 **Seizing the opportunity of open banking following the implementation of PSD2 - APIs, security and engagement**  
**Professor Alistair Milne**, Professor of Financial Economics, Loughborough University  
**Faith Reynolds**, Member, Financial Services Consumer Panel and Member, Payments Strategy Forum  
**Ernie Stelzner**, Chief Regulatory Officer, ObjectTech  
**Gavin Littlejohn**, Director and Non-Executive Chairman, Financial Data and Technology Association  
**Matt Cox**, Head of Insight and Innovation, Nationwide Building Society  
Questions and comments from the floor
- 10.50 - 10.55 **Chair's closing remarks**  
**Imran Gulamhuseinwala**, Global Head of FinTech, EY and Implementation Trustee, Open Banking
- 10.55 - 11.25 Coffee
- 11.25 - 11.30 **Chair's opening remarks**  
**Baroness Falkner of Margravine**, Chair, EU Financial Affairs Sub-Committee
- 11.30 - 12.00 **Regulatory priorities for retail banking**  
**Karina McTeague**, Director of Retail Banking Supervision, Financial Conduct Authority  
Questions and comments from the floor
- 12.00 - 12.55 **Options for developing the regulatory landscape for retail banking - competition, customer priorities and new business models**  
**Richard Rous**, Competition Strategy, Lloyds Banking Group  
**Antony Elliott**, Founder, The Fairbanking Foundation  
**Jenny Stainsby**, Partner, Herbert Smith Freehills  
**Ron Delnevo**, Executive Director Europe, ATMIA  
Questions and comments from the floor
- 12.55 - 13.00 **Chair's and Westminster Business Forum closing remarks**  
**Baroness Falkner of Margravine**, Chair, EU Financial Affairs Sub-Committee  
**Marc Gammon**, Associate Editor, Westminster Business Forum